creditor matrix

AAA Financial Services P.O. Box 15019 Wilmington, DE 19886

Barclays P.O. Box 13337 Philadelphia, PA 19101

BP Visa Credit Card C/O Synchrony Bank P.O. Box 965022 Orlando, FL 32896

Wells Fargo Card Services P.O. Box 77053 Minneapolis, MN 55480

Wells Fargo Bank P.O. Box 10335 Des Moines, IA 50306

Wells Fargo Card Services P.O. Box 77053 Minneapolis, MN 55480

Citibank, NA C/O Tenaglia & Hunt 395 West Passaic St, Suite 205 Rochelle Park, NJ 07662

Select Portfolio Servicing 3217 S. Decker Lake Drive Salt Lake City, UT 84119

Deutsche Bank National Trust Company C/O Frenkel, Lambert, Weiss, Weisman & Gordon LLP 80 Main Street, Suite 460 West Orange, NJ 07052

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Fill in this inf	ormation to identi	fy your case:		
Depto:	Jose Morales	Middle Name	Last Name	1111
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name	
United States B	Bankruptcy Court for th	ne: District of New Jers	sey	
Case number (If known)	22-13193			

Official Form 106Dec

Declaration About an Individual Debtor's Schedules

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Sign Below	,
€ਾਰੇ you pay or agree to pay someone who is	NOT an attorney to help you fill out bankruptcy forms?
☑ No	
Yes. Name of person	. Attach Bankruptcy Petition Preparer's Notice, Declaration, and
	Signature (Official Form 119).
	read the summary and schedules filed with this declaration and
that they are true and correct.	
ing and the second of the seco	a de la companya della companya della companya de la companya della companya dell
🗴 /s/ Jose Morales	
Signature of Debtor 1	Signature of Debtor 2
05/04/0000	
Date 05/04/2022	Date

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Fill in this in	formation to ident	ify your case:		
Debtor 1	Jose Morales			
Debior	First Name	Middle Name	Last Name	
Debtor 2 (Spouse, if filing) First Name	Middle Name	Last Name	
		ne: District of New Jerse	э у	
	22-13193			

☐ Check if this is an amended filing

12/15

Official Form 106Sum

Summary of Your Assets and Liabilities and Certain Statistical Information

as complete and accurate as possible. If two married people are filing together, both are equally responsible for sup ormation. Fill out all of your schedules first; then complete the information on this form. If you are filing amended scl ur original forms, you must fill out a new <i>Summary</i> and check the box at the top of this page.	hedules after you file
art 1: Summarize Your Assets	
	our assets alue of what you own
Schedule A/B: Property (Official Form 106A/B) 1a. Copy line 55, Total real estate, from Schedule A/B	\$ 372,500.00
1b. Copy line 62, Total personal property, from Schedule A/B	\$8,900.00
1c. Copy line 63, Total of all property on Schedule A/B	\$ 381,400.00
art 2: Summarize Your Liabilities	
	Your liabilities Amount you owe
Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D) 2a. Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D	\$ 600,000.00
Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F) 3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F	\$0.00
3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F	+ \$ 142,250.00
Your total liabilities	\$ 742,250.00
art 3: Summarize Your Income and Expenses	
Schedule I: Your Income (Official Form 106I) Copy your combined monthly income from line 12 of Schedule I	\$2,212.00
. Schedule J. Your Expenses (Official Form 106J) Copy your monthly expenses from line 22c of Schedule J	\$1,715.00

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B 114	Jose Morales	Case number (if known) 22-13193
Debtor 1	First Name Last Name	

Pa	Answer These Questions for Administrative and Statistical Records	
6.	Are you filing for bankruptcy under Chapters 7, 11, or 13?	
	☐ No. You have nothing to report on this part of the form. Check this box and submit this fo ☐ Yes	rm to the court with your other schedules.
7.	W:5at kind of debt do you have?	
	Your debts are primarily consumer debts. Consumer debts are those "incurred by an family, or household purpose." 11 U.S.C. § 101(8). Fill out lines 8-9g for statistical purpose.	individual primarily for a personal, ses. 28 U.S.C. § 159.
	Your debts are not primarily consumer debts. You have nothing to report on this part this form to the court with your other schedules.	of the form. Check this box and submit
8.	From the Statement of Your Current Monthly Income: Copy your total current monthly income 122A-1 Line 11; OR, Form 122B Line 11; OR, Form 122C-1 Line 14.	come from Official \$
9.	Copy the following special categories of claims from Part 4, line 6 of Schedule E/F:	Total claim
	From Part 4 on Schedule E/F, copy the following:	
	9a. Domestic support obligations (Copy line 6a.)	\$
	96. Taxes and certain other debts you owe the government. (Copy line 6b.)	s0.00
	9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.)	\$
	9d. Student loans. (Copy line 6f.)	\$0.00
	9e. Obligations arising out of a separation agreement or divorce that you did not report as priority claims. (Copy line 6g.)	\$0.00
	9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)	+ \$ 0.00
	9g. Total. Add lines 9a through 9f.	\$0.00

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	dentify your case and th	is filing:		
or 1 Jose Morale	Middle Name	Last Name		
or 2				
use, if filing) First Name	Middle Name	Last Name		
ed States Bankruptcy Court	for the: District of New Je	rsey		
number 22-13193				
s Humber		and the second s		Check if this is ar
				amended filing
ficial Form 10	6A/R			
ilciai i Oilli 10	<u> </u>			
chedule A	/B: Proper	ty ·		12/15
ponsible for supplying e your name and case	correct information. If number (if known). An	olete and accurate as possible. If two married peomore space is needed, attach a separate sheet to swer every question. g, Land, or Other Real Estate You Own or I	o this form. On the top of a	
o you own or have any	/ legal or equitable inte	rest in any residence, building, land, or similar pr	roperty?	
☐ No. Go to Part 2.	•			
Yes. Where is the pro	perty?			
		What is the property? Check all that apply.	Do not deduct secured cl	aims or exemptions. Put
1.1. 294 Route 284	1	Single-family home	the amount of any secure Creditors Who Have Clai	ed claims on <i>Schedule D</i>
1.1. <u> </u>	ailable, or other description	Duplex or multi-unit building Condeminium or connection		
		☐ Condominium or cooperative ☐ Manufactured or mobile home	Current value of the entire property?	Current value of to portion you own?
	:	— D Land	\$ 372,500.00	\$ 372,500.00
Sugger	NJ 07461	☐ Investment property	Ψ	Ψ
Sussex	State ZIP Cod	Timeshare	Describe the nature	
Oity	3.0.0	Other	interest (such as fee the entireties, or a life	simple, tenancy by fe estate), if known.
	in the second	Who has an interest in the property? Check of		
Sussex		Debtor 1 only	tonarioy by the en	
		Debtor 2 only	- · · · · · · · · · · · · · · · · · · ·	
County		Debtor 1 and Debtor 2 only	Check if this is constructions)	ommunity property
County		☐ At least one of the debtors and another	(See mondening)	
County				
County		Other information you wish to add about thi	is item, such as local	
	than one list here:	Other information you wish to add about thi property identification number:	is item, such as local	en e
	than one, list here:	property identification number:		
	than one, list here:	what is the property? Check all that apply.	Do not deduct secured of the amount of any secure	
you own or have more	14 (14 (14 (14 (14 (14 (14 (14 (14 (14 (what is the property? Check all that apply.	Do not deduct secured of	ed claims on <i>Schedule D</i>
you own or have more	than one, list here:	what is the property? Check all that apply. Single-family home	Do not deduct secured c	ed claims on Schedule D ims Secured by Property
you own or have more	14 (14 (14 (14 (14 (14 (14 (14 (14 (14 (what is the property? Check all that apply. Single-family home Duplex or multi-unit building	Do not deduct secured of the amount of any secure Creditors Who Have Clai	ed claims on Schedule D ims Secured by Property
you own or have more	14 (14 (14 (14 (14 (14 (14 (14 (14 (14 (what is the property? Check all that apply. Single-family home Duplex or multi-unit building Condominium or cooperative Manufactured or mobile home Land	Do not deduct secured of the amount of any secure Creditors Who Have Clai Current value of the	ed claims on Schedule D ims Secured by Property Current value of the
you own or have more	14 (14 (14 (14 (14 (14 (14 (14 (14 (14 (what is the property? Check all that apply. Single-family home Duplex or multi-unit building Condominium or cooperative Manufactured or mobile home Land Investment property	Do not deduct secured of the amount of any secure Creditors Who Have Clair Current value of the entire property?	ed claims on Schedule D ims Secured by Property Current value of the portion you own?
you own or have more	14 (14 (14 (14 (14 (14 (14 (14 (14 (14 (what is the property? Check all that apply. Single-family home Duplex or multi-unit building Condominium or cooperative Manufactured or mobile home Land Investment property Timeshare	Do not deduct secured of the amount of any secure Creditors Who Have Clair Current value of the entire property? \$ Describe the nature interest (such as fee	ed claims on Schedule D ims Secured by Property Current value of the portion you own? \$ of your ownership a simple, tenancy by
you own or have more and the street address, if available of the street address, if available of the street address and the street addres	ailable, or other description	what is the property? Check all that apply. Single-family home Duplex or multi-unit building Condominium or cooperative Manufactured or mobile home Land Investment property Timeshare Other Other	Do not deduct secured of the amount of any secure Creditors Who Have Clair Current value of the entire property? \$	ed claims on Schedule D ims Secured by Property Current value of the portion you own? \$ of your ownership a simple, tenancy by
you own or have more and the street address, if available of the street address, if available of the street address and the street addres	ailable, or other description	what is the property? Check all that apply. Single-family home Duplex or multi-unit building Condominium or cooperative Manufactured or mobile home Land Investment property Timeshare Other Who has an interest in the property? Check on	Do not deduct secured of the amount of any secure Creditors Who Have Clair Current value of the entire property? \$	ed claims on Schedule D ims Secured by Property Current value of the portion you own? \$ of your ownership a simple, tenancy by
you own or have more 1.2. Street address, if ava	ailable, or other description	what is the property? Check all that apply. Single-family home Duplex or multi-unit building Condominium or cooperative Manufactured or mobile home Land Investment property Timeshare Other Who has an interest in the property? Check on	Do not deduct secured of the amount of any secure Creditors Who Have Clair Current value of the entire property? \$	ed claims on Schedule D ims Secured by Property. Current value of th portion you own? \$ of your ownership simple, tenancy by
f you own or have more and the first street address, if available to the first street address, if available to the first street address, if available to the first street address.	ailable, or other description	what is the property? Check all that apply. Single-family home Duplex or multi-unit building Condominium or cooperative Manufactured or mobile home Land Investment property Timeshare Other Who has an interest in the property? Check on	Do not deduct secured of the amount of any secure Creditors Who Have Clair Current value of the entire property? \$	ed claims on Schedule Dims Secured by Property. Current value of the portion you own? \$

property identification number:

Other information you wish to add about this item, such as local

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			Case number (##	known) 22-13193	
	First Name Middle	Name Last Name		,	
				and a manage of the second of	
1.3.			What is the property? Check all that apply. Single-family home	Do not deduct secured cla the amount of any secure Creditors Who Have Clair	d claims on Schedule D:
;	Street address, if available	e, or other description	□ Duplex or multi-unit building □ Condominium or cooperative □ Manufactured or mobile home	Current value of the entire property?	Current value of th portion you own?
-			Land	\$	\$
	City	State ZIP Code	☐ Investment property ☐ Timeshare	Describe the nature of	
			Other	interest (such as fee the entireties, or a life	
	•		Who has an interest in the property? Check one.		
	County		Debtor 1 only		
,	County		Debtor 2 only	. 🗖 🗸	
			☐ Debtor 1 and Debtor 2 only ☐ At least one of the debtors and another	(see instructions)	ommunity property
			Other information you wish to add about this ite	em, such as local	
			property identification number:		
				en e	<u> </u>
		4 4 V	all of your entries from Part 1, including any entrie		\$372,500.0
Ou iia	ave attached for Fart	i. Write that number	nets.	7	
- 11/1/19/09/00/00					
				with the second	
t 2:	Describe Your V				
you ov own th	wn, lease, or have leg	al or equitable interess. If you lease a vehic	est in any vehicles, whether they are registered or cle, also report it on Schedule G: Executory Contracts as, motorcycles		s
you ov own th Cars, v	wn, lease, or have leg hat someone else drive vans, trucks, tractors,	al or equitable interess. If you lease a vehic	cle, also report it on Schedule G: Executory Contracts		s
you ov own th	wn, lease, or have leg hat someone else drive vans, trucks, tractors,	al or equitable interess. If you lease a vehic	cle, also report it on Schedule G: Executory Contracts		s
you ov own the Cars, v ☐ No ☑ Yes	wn, lease, or have leg hat someone else drive vans, trucks, tractors,	al or equitable interess. If you lease a vehic	cle, also report it on Schedule G: Executory Contracts	and Unexpired Leases.	
you ov own the Cars, v No 1 Yes 3.1.	wn, lease, or have leg hat someone else drive vans, trucks, tractors, s	al or equitable interests. If you lease a vehiclesport utility vehicle	cle, also report it on Schedule G: Executory Contracts s, motorcycles Who has an interest in the property? Check one.	and Unexpired Leases. Do not deduct secured clithe amount of any secure	aims or exemptions. Pu
you ov own the Cars, v No Yes	wn, lease, or have leg hat someone else drive vans, trucks, tractors, s Make:	al or equitable interes. If you lease a vehicle sport utility vehicle	cle, also report it on Schedule G: Executory Contracts	and Unexpired Leases. Do not deduct secured di	aims or exemptions. Put ed claims on <i>Schedule D</i>
you ovown the Cars, volume of Yes	wn, lease, or have leg hat someone else drive vans, trucks, tractors, s Make: Model: Year:	al or equitable interes. If you lease a vehicle sport utility vehicle Ford Explorer 2002	who has an interest in the property? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only	Do not deduct secured classes. Do not deduct secured classes. Creditors Who Have Clair Current value of the	aims or exemptions. Pu d claims on Schedule I ms Secured by Property Current value of t
vou ovown the cars, volume of the cars, volume	wn, lease, or have leghat someone else drive vans, trucks, tractors, s Make: Model: Year: Approximate mileage:	al or equitable interes. If you lease a vehicle sport utility vehicle	who has an interest in the property? Check one. Debtor 1 only Debtor 2 only	and Unexpired Leases. Do not deduct secured cl. the amount of any secure Creditors Who Have Clair	aims or exemptions. Pu d claims on <i>Schedule I</i> ms Secured by Property Current value of t
vou ovown the cars, volume No 21 Yes	wn, lease, or have leg hat someone else drive vans, trucks, tractors, s Make: Model: Year:	al or equitable interes. If you lease a vehicle sport utility vehicle Ford Explorer 2002	who has an interest in the property? Check one. Debtor 1 only Debtor 2 only At least one of the debtors and another	Do not deduct secured classes. Do not deduct secured classes. Creditors Who Have Clair Current value of the	aims or exemptions. Pu d daims on Schedule I ms Secured by Property Current value of t portion you own?
cou ovown the cars, value of the	wn, lease, or have leghat someone else drive vans, trucks, tractors, s Make: Model: Year: Approximate mileage:	al or equitable interes. If you lease a vehicle sport utility vehicle Ford Explorer 2002	who has an interest in the property? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only	Do not deduct secured classes. Do not deduct secured classes. Ceditors Who Have Claise Current value of the entire property?	aims or exemptions. Pu d daims on Schedule I ms Secured by Property Current value of portion you own?
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you over the own the o	wn, lease, or have leghat someone else drive vans, trucks, tractors, s Make: Model: Year: Approximate mileage: Other information: own or have more than Make: Model: Year: Approximate mileage:	al or equitable interes. If you lease a vehicle sport utility vehicle Ford Explorer 2002 195,000	who has an interest in the property? Check one. Debtor 1 only Debtor 2 only At least one of the debtors and another Check if this is community property (see instructions) Who has an interest in the property? Check one. Debtor 1 only Debtor 2 only	Do not deduct secured characteristics Who Have Clair Current value of the entire property? \$	aims or exemptions. Put did daims on Schedule D ms Secured by Property. Current value of the portion you own? \$

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Debtor 1	Jose Morales		Case number (if k	nown) 22-13193	
	First Name Middle Name	Last Name			
	. 23334 and				600000000000000000000000000000000000000
3.3.	Make:		Who has an interest in the property? Check one.	Do not deduct secured cla	
	Model:	i :	Debtor 1 only	the amount of any secured Creditors Who Have Clain	
	· · · · · · · · · · · · · · · · · · ·		Debtor 2 only		
	Year:		Debtor 1 and Debtor 2 only	Current value of the entire property?	Current value of the portion you own?
	Approximate mileage:		At least one of the debtors and another	onumo proporty.	portion you on
	Other information:	<u> </u>		¢	¢
		and the second	Check if this is community property (see	Ψ	Ψ
			instructions)		
			Who has an interest in the property? Check one.		
3.4.	Make:			Do not deduct secured cla the amount of any secure	claims on Schedule D.
	Model:		Debtor 1 only	Creditors Who Have Clair	ns Secured by Property.
	Year:		Debtor 2 only Debtor 1 and Debtor 2 only	Current value of the	Current value of the
	Approximate mileage:		At least one of the debtors and another	entire property?	portion you own?
			At least one of the deptors and another		
	Other information:		☐ Check if this is community property (see	\$	\$
			instructions)		
			•		
□ Y	'es				
4.1.	Make:	- ;	Who has an interest in the property? Check one.	Do not deduct secured di the amount of any secure	
	Model:		Debtor 1 only	Creditors Who Have Clair	
	Year:	i	Debtor 2 only		
	Other information:		Debtor 1 and Debtor 2 only	Current value of the	Current value of the
	Other information.		At least one of the debtors and another	entire property?	portion you own?
			☐ Check if this is community property (see		
			instructions)	\$	\$
		:			
	\$				
If yo	u own or have more than one, lis	t here:			A Company of the Comp
4.2.	Make:		Who has an interest in the property? Check one.	Do not deduct secured cl	
4.4.		-	Debtor 1 only	the amount of any secure Creditors Who Have Clai	
	Model:	-	Debtor 2 only	***************************************	aanaa ahaa ahaa ahaa ahaa ahaa ahaa aha
	Year:		Debtor 1 and Debtor 2 only	Current value of the entire property?	Current value of the portion you own?
	Other information:		At least one of the debtors and another	hishaid.	, ,
				\$	\$
		***************************************	Check if this is community property (see	Ψ	Ψ
			instructions)		
	Construence of the state of the				
5. Add	the dollar value of the portion	you own for	all of your entries from Part 2, including any entri	es for pages	s 750.00
you	have attached for Part 2. Write	that number	here	→	

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Debtor 1

Jose Morales

First Name

Middle Name Last Name

Case number (if known) 22-13193

Do	o you own or have any le	egal or equitable interest in any of the following items?	portion ye	uct secured claims
6.	Household goods and	furnishings		
	Examples: Major applian	ces, furniture, linens, china, kitchenware		
	☐ No			
	Yes. Describe	Major Appliances, furniture, linens, kitchenware	\$	3,500.00
7.	Electronics Examples: Televisions a	nd radios; audio, video, stereo, and digital equipment; computers, printers, scanners; music		
		lectronic devices including cell phones, cameras, media players, games		
	No Describe			
	Yes. Describe	TV, radio, computer, printer, cell phone and camera, etc	\$	2,000.00
8.	Collectibles of value			
		figurines; paintings, prints, or other artwork; books, pictures, or other art objects; or baseball card collections; other collections, memorabilia, collectibles		
	Yes. Describe		\$	
9.	Equipment for sports a	nd hobbies		
	and kayaks;	graphic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes carpentry tools; musical instruments		
	✓ No Yes. Describe		\$	
10	Firearms			
10		shotguns, ammunition, and related equipment		
	Yes. Describe		\$	
11	Ciothes			
	Examples: Everyday clo	hes, furs, leather coats, designer wear, shoes, accessories		
	Yes. Describe	everyday clothes	\$	500.00
12	. Jewelry Examples: Everyday iew	elry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems,		
	gold, silver	on j, cooking jordan, and a gage monthings, modeling inigo, nonnonn jordan, waterios, genis,		
	✓ No ☐ Yes. Describe		s	0.00
13	Non-farm animals		¥—	
10	Examples: Dogs, cats, b	irds, horses		
	☑ No			
	Yes. Describe		\$	0.00
10	Any other personal and	household items you did not already list, including any health aids you did not list		
,	✓ No	The state of the s		
	☐ Yes. Give specific		\$	
	information		<u>*</u>	
15		all of your entries from Part 3, including any entries for pages you have attached mber here	\$	6,000.00

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Debtor 1

Jose Morales

First Name Middle Name

Last Name

Case number (if known) 22-13193

you own or have any le	egal or equitable interest in a	any of the following?	Current value of the portion you own? Do not deduct secured clain
			or exemptions.
Cash <i>Examples:</i> Money you h	ave in your wallet, in your hom	e, in a safe deposit box, and on hand when you file your pe	etition
☐ No			
2 Yes		Cash:	\$\$
Deposits of money Examples: Checking, sa and other sin	avings, or other financial accountial recountial accountial recountial reconstructions.	nts; certificates of deposit; shares in credit unions, brokeraç ultiple accounts with the same institution, list each.	ge houses,
□ No			
V Yes		Institution name:	
	17.1. Checking account:	Wells Fargo	\$2,000.0
	17.2. Checking account:		<u> </u>
	17.3. Savings account:		\$
	17.4. Savings account:		\$
	17.5. Certificates of deposit:		\$
	17.6. Other financial account:		
	17.7. Other financial account:		
	17.8. Other financial account:		
	17.9. Other financial account:		•
	17,0, Other manda decemb		Ψ
Examples: Bond funds,	or publicly traded stocks investment accounts with brok	erage firms, money market accounts	
☑ No ☐ Yes	Institution or issuer name:		
	institution of issuer hame.		•
			\$ \$
			\$
			· .
Non-publicly traded s	tock and interests in incorpo	prated and unincorporated businesses, including an int	erest in
an LLC, partnership, a			
No	Name of entity:	% of own	nership:
Yes. Give specific information about			% \$
them		0%	%
		0 /0	% \$

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Debtor 1	Jose Morale	S	Case number (# known) 22-13193	
Deproi	First Name		ist Name	
	an - secondarium S., V	V		, ngymanna a na nanana a na mama a na
			er negotiable and non-negotiable instruments	
Negotia Non-ne	able instruments ir egotiable instrume	nclude personal chec nts are those you car	ks, cashiers' checks, promissory notes, and money orders. not transfer to someone by signing or delivering them.	
· ·				
☑ No	s. Give specific	Issuer name:		
	ormation about			· ·
the	m			Ψ
				\$
				Φ
D. 41		unto		
21. Retire i	ment or pension oles: Interests in IF	accounts RA, ERISA, Keogh, 4	01(k), 403(b), thrift savings accounts, or other pension or profit-sharing plans	
☑ No		. ,		
_	s. List each			
	count separately.	Type of account:	Institution name:	
		401(k) or similar plan:		\$
		Pension plan:		\$
		IRA.		a
		Retirement account:		\$
		Keogh:		\$
		Additional account:		\$
		Additional account:		\$
				1
	ity deposits and		nade so that you may continue conject or use from a company	
Your s	share of all unused ples: Agreements	i deposits you nave r with landlords, prepa	nade so that you may continue service or use from a company id rent, public utilities (electric, gas, water), telecommunications	
	anies, or others	, р р.		
₩ No	0			
☐ Ye	es	Ir	stitution name or individual:	
		Electric:		\$
		Gas: _		\$
		Heating oil:		٩
		_	ental unit:	¢
		Prepaid rent:		φ
		, –		\$
		Telephone: _		\$
		Water:		\$
		Rented furniture: _		\$
		Other: _		\$
-				
23. Annu	ities (A contract fo	or a periodic payment	t of money to you, either for life or for a number of years)	
2 1 N				
	es	Issuer name and de	escription:	
				\$
				\$

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First Name	<u> Lacertaino</u>			
1. Interests in an education IRA, in an a		gram, or under a qualified state t	uition program.	
26 U.S.C. §§ 530(b)(1), 529A(b), and 5	29(b)(1).			
☑ No				
☐ YesInstituti	on name and description. Separa	tely file the records of any interests	.11 U.S.C. § 521(c):	
·				\$
		·	<u></u>	\$
	I	And Address of the Control of the Co		\$
Trusts, equitable or future interests i	in property (other than anything	ı listed in line 1), and rights or po	owers	
exercisable for your benefit				
☑ No				
☐ Yes. Give specific				
information about them			•	\$
Patents, copyrights, trademarks, tra	de secrets, and other intellectu	al property		
Examples: Internet domain names, we	osites, proceeds from royalties ar	nd licensing agreements		
☑ No				
☐ Yes. Give specific				
information about them				\$
\$				ā.
Licenses, franchises, and other gen	eral intangibles			
Examples: Building permits, exclusive	licenses, cooperative association	holdings, liquor licenses, profession	nal licenses	
☑ No				re.
☐ Yes. Give specific				
information about them				\$
			a a nekroných říděký spálit k a trá	f Var Storf Jerry vitorien i dan Joseph III. Vi
loney or property swed to you?				Current value of the
				portion you own? Do not deduct secured
				claims or exemptions.
Tax refunds owed to you				
🗹 No				
				_
Yes. Give specific information about them, including whethe	ır İ	F	ederal:	<u> </u>
you already filed the returns			State: S	5
and the tax years	••••	L	.ocal:	\$
 Family support Examples: Past due or lump sum alim 	ony spousal support, child suppo	rt, maintenance, divorce settlemen	t. property settleme	nt
•	ony, openial support, orma suppo	, , , , , , , , , , , , , , , , , , , ,	-,	
☑ No				
Yes. Give specific information		A	limony:	\$
			aintenance:	¢
				\$
		To the state of th	upport:	\$
			ivorce settlement:	\$
		P	roperty settlement:	\$
o. Other amounts someone owes you				
Examples: Unpaid wages, disability in	surance payments, disability bene	efits, sick pay, vacation pay, worke	ers' compensation,	
·	npaid loans you made to someon	e else		
☑ No	z		· · · · · · · · · · · · · · · · · · ·	***
Yes. Give specific information				•
	7			\$

Jose Morales

Debtor 1

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D. black	Jose Morales		C	ase number (if known) 22-13193			
Debtor 1	First Name Middle Name	Last Name					
1 Interest	s in insurance policies	den de de la companya de la destacación de la companya de la companya de la companya de la companya de la comp		a aga agung gas a guna a san nan na a asa asa asan asan asa	A (A A A A A A A A A A A A A A A A A A		
Example	es: Health, disability, or life insuran	ce; health savings account	(HSA); credit, homeow	vner's, or renter's in	surance		
🗹 No						88	
☐ Yes.	Name the insurance company of each policy and list its value	Company name:		Beneficiary:		Surrender or refund value:	
						\$	
						\$	
						\$	
If you ar property	erest in property that is due you the the beneficiary of a living trust, of the because someone has died.	from someone who has expect proceeds from a life	died insurance policy, or are	e currently entitled to	o receive	EEL A CEPTUR ON ANNUAL PROPERTY AND AND AND ANNUAL PROPERTY AND ANNUAL PROPERTY AND ANNUAL PROPERTY AND AND ANNUAL PROPERTY AND ANNUAL PROPERTY AND ANNUAL PROPERTY AND AND ANNUAL PROPERTY AND AND ANNUAL PROPERTY AND AND AND ANNUAL PROPERTY AND	
☑ No	Give specific information						
768	. Give specific information					\$	
Example 2 No	against third parties, whether o es: Accidents, employment dispute	es, insurance claims, or righ	suit or made a deman	d for payment		· ·	
Yes	. Describe each claim					\$	
	ontingent and unliquidated clair off claims	ms of every nature, includ	ling counterclaims of	the debtor and rig	hts		
	. Describe each claim	,	,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,			\$	
35. Any fin	ancial assets you did not alread	y list					
☑ No							
☐ Yes	s. Give specific information					\$	
36. Add the	e dollar value of all of your entri t 4. Write that number here	es from Part 4, including	any entries for pages	you have attache	d →	\$2,150.00	
Part \$:	Describe Any Business	· · · · · · · · · · · · · · · · · · ·			List any re	eal estate in Part 1.	
	i <mark>own or have any legal or equit</mark> a . Go to Part 6.	able interest in any busine	ess-related property?				
	s. Go to line 38.					202234000 000000000000000000000000000000	
						Current value of the portion you own? Do not deduct secured claims or exemptions.	
	nts receivable or commissions	ou already earned					
☐ No	\$						
☐ Ye	s. Describe					\$	
39. Office	equipment, furnishings, and su	pplies	fav machines, mas toler	hones deske chaire o	electronic devices		
_ `	les: Business-related computers, software	are, modems, printers, copiers,	rax macrimes, rugs, telep	nones, uesks, chairs, f	nectionic devices		
U No □ Ye	s. Describe		***************************************			•	
₩ Ye	5. DESCRIBE				***************************************	\$	
	~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~						

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Debtor 1 Jose	Morales  Middle Nar	me Last Nan	me	Case number (if kn	own) 22-13193	
						· · · · · · · · · · · · · · · · · · ·
40. Machinery, fixt	ures, equipmen	ıt, supplies you u	se in business, and to	ols of your trade		
□ No	, , ,					
Yes. Descri	be					\$
						<u></u>
41. Inventory						***************************************
□ No	\$00.00.0000000000000000000000000000000					~~
Yes. Descri	ibe					\$
	£					*
42. Interests in pa	rtnerships or jo	int ventures				
□ No						
☐ Yes. Descri	ibe Name o	of entity:			% of ownership:	30000000000000000000000000000000000000
					%	\$
	****		·		% %	\$ e
						Ψ
43. Customer lists	s, ກາailing lists, ເ	or other compilat	tions			
☐ No			ifichte information (co	defined in 11 U.C. C 101(41A)		la maria de la del
Yes. Do yo		personally identi	mable information (as	defined in 11 U.S.C. § 101(41A)	) *	
	o es. Describe					•
		-				\$
44. Any business-	valeted numbers	wou did not also	andy liet			nounds.
44 Any business-	-related propert	y you did not alre	eauy list			
Yes. Give						\$
information	1					\$
	<del></del>					\$
						•
						\$
						Ψ
						<b>5</b>
45. Add the dolla	r value of all of	your entries from	n Part 5, including any	entries for pages you have att	ached	\$0.00
for Part 5. Wil	ne mai number	nere				
		y (	espera artico a pro comencia comencia e e e e e e e e e e e e e e e e e e e			
Part 6: Desc	cribe Any Fari u ov≀n or have a	m- and Comme in interest in farm	rcial Fishing-Relate nland, list it in Part 1.	d Property You Own or Ha	ve an Interest I	n.
					· <u>-</u>	
		I or equitable into	erest in any farm- or co	ommercial fishing-related prop	erty?	
☑ No. Go to ☐ Yes. Go to						
						Current value of the
						portion you own?
						Do not deduct secured claims or exemptions.
47. <b>Farm animals</b> Examples: Liv	estock, poultry, f	arm-raised fish				
□ No	- 1					
🔲 Yes				grangengengengengengengengengengengengengen		outday.
The state of the s						\$
	£					

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No   Yes Give specific	8. Crops—either growing or ha  No Yes. Give specific	·	Case number (# known)_ZZ-13193	
Yes Give specific	☐ No ☐ Yes. Give specific	uniceted.		
No   Yes, Give specific   S   S   S   S   S   S   S   S   S	☐ No ☐ Yes. Give specific	moctod		
Yes Give specific	Yes. Give specific	ii vesteu		
So   Farm and fishing equipment, implements, machinery, fixtures, and tools of trade   No   No   Yes   So   Parm and fishing supplies, chemicals, and feed   So   Parm and fishing supplies, chemicals, and feed   So   Parm and commercial fishing-related property you did not already list   So   No   Yes   So   So   Parm and commercial fishing-related property you did not already list   So   No   Yes   So   So   So   So   So   So   So   S				-
No   Yes   Second content   Second con	·			\$
Yes   So. Farm and fishing supplies, chemicals, and feed   No   Yes   So. Farm and fishing-related property you did not already list   So. Farm and commercial fishing-related property you did not already list   No   Yes. Give specific   So. Farm and commercial fishing-related property you did not already list   So. Farm and commercial fishing-related property you did not already list   So. Farm and commercial fishing-related property You Own or Have an Interest in That You Did Not List Above   So. Do you have other property of any kind you did not already list?		i, implements, machinery, fixture	es, and tools of trade	
50 Farm and fishing supplies, chemicals, and feed    No	_			00000000000000000000000000000000000000
No   Yes   Silva specific   Silva spec	and the state of t			<b>\$</b>
Yes   Since Specific		chemicals, and feed		
51. Any farm- and commercial fishing-related property you did not already list    No   Yes, Give specific information   S				
No   Yes. Give specific information	**************************************			\$
□ Yes. Give specific information		ishing-related property you did r	not already list	
S	☐ Yes. Give specific			
Part 7: Describe All Property You Own or Have an Interest in That You Did Not List Above  53. De you have other property of any kind you did not already list?  Ebomples: Season tickets, country club membership  1 No  Yes. Give specific information				\$
Part 7: Describe All Property You Own or Have an Interest in That You Did Not List Above  53. Dc you have other property of any kind you did not already list?  Examples: Season tickets, country club membership  No Yes. Give specific information	52. Add the dollar value of all o	of your entries from Part 6, includes	ding any entries for pages you have attached	\$0.00
53. Do you have other property of any kind you did not already list?  Evernples: Season tickets, country club membership  I No  Yes, Give specific information	IOI FAIL O. WILLE MAL MANDE			
53. Do you have other property of any kind you did not already list?  Examples: Season tickets, country club membership    No			an Internet in That You Bid Not List About	•
Eva.mples: Season tickets, country club membership  No Yes. Give specific information	Part 7: Describe All Pi	roperty You Own or Have	an interest in that fou bla not list Above	
Yes. Give specific information	53. Do you have other property	/ of any kind you did not already rv club membership	list?	
s  S  S  S  S  S  S  S  S  S  S  S  S  S				¢
\$				\$
Part 8: List the Totals of Each Part of this Form  55. Part 1: Total real estate, line 2  56. Part 2: Total vehicles, line 5  57. Part 3: Total personal and household items, line 15  58. Part 4: Total financial assets, line 36  59. Part 5: Total business-related property, line 45  60. Part 6: Total farm- and fishing-related property, line 52  57. Part 3: Total farm- and fishing-related property, line 52				
Part 8: List the Totals of Each Part of this Form  55. Part 1: Total real estate, line 2  56. Part 2: Total vehicles, line 5  57. Part 3: Total personal and household items, line 15  58. Part 4: Total financial assets, line 36  59. Part 5: Total business-related property, line 45  60. Part 6: Total farm- and fishing-related property, line 52  57. Part 3: Total farm- and fishing-related property, line 52	p. 444.000000			\$
55. Part 1: Total real estate, line 2  56. Part 2: Total vehicles, line 5  57. Part 3: Total personal and household items, line 15  58. Part 4: Total financial assets, line 36  59. Part 5: Total business-related property, line 45  60. Part 6: Total farm- and fishing-related property, line 52  372,500.0  5 750.00  5 750.00  5 2,150.00  5 0.00	**************************************			
\$ 372,500.0  56. Part 1: Total real estate, line 2  \$ 750.00  57. Part 3: Total personal and household items, line 15  \$ 6,000.00  58. Part 4: Total financial assets, line 36  \$ 2,150.00  59. Part 5: Total business-related property, line 45  60. Part 6: Total farm- and fishing-related property, line 52	54. Add the dollar value of all o	of your entries from Part 7. Write	that number here	
56. Part 2: Total vehicles, line 5  5750.00  57 Part 3: Total personal and household items, line 15  58. Part 4: Total financial assets, line 36  59. Part 5: Total business-related property, line 45  60. Part 6: Total farm- and fishing-related property, line 52				
56. Part 2: Total venicles, line 5  57. Part 3: Total personal and household items, line 15  58. Part 4: Total financial assets, line 36  59. Part 5: Total business-related property, line 45  60. Part 6: Total farm- and fishing-related property, line 52  50.00				<b>\$</b>
58. Part 4: Total financial assets, line 36  59. Part 5: Total business-related property, line 45  60. Part 6: Total farm- and fishing-related property, line 52  \$ 0.00	Part 8: List the Totals	s of Each Part of this Form		\$
\$\frac{2,150.00}{59. Part 4: Total financial assets, line 36}\$\$\frac{2,150.00}{59. Part 5: Total business-related property, line 45}\$\$\$\frac{0.00}{50. Part 6: Total farm- and fishing-related property, line 52}\$\$\$\$\$\$\$\$\$\$\$\$\$\$\$= 0.00\$\$\$\$\$\$\$\$\$\$\$\$\$\$\$\$\$\$\$	Part 8: List the Totals 55. Part 1: Total real estate, line	s of Each Part of this Form	<b>750.00</b>	\$
59. Part 5: Total business-related property, line 45 \$ 0.00  60. Part 6: Total farm- and fishing-related property, line 52 \$ 0.00	Part 8: List the Totals 55. Part 1: Total real estate, line 56. Part 2: Total vehicles, line 8	s of Each Part of this Former 2	m \$	\$
60. Part 6: Total farm- and fishing-related property, line 52	Part 8: List the Totals 55. Part 1: Total real estate, line 56. Part 2: Total vehicles, line 8 57. Part 3: Total personal and li	s of Each Part of this Form e 2	\$ 750.00 \$ 6,000.00 2 150.00	\$
60. Part 6: Total farm- and fishing-related property, line 52	Part 8: List the Totals 55. Part 1: Total real estate, line 56. Part 2: Total vehicles, line 8 57. Part 3: Total personal and I 58. Part 4: Total financial asset	s of Each Part of this Form e 2  5 household items, line 15 ts, line 36	\$ 750.00 \$ 6,000.00 \$ 2,150.00	\$
The state of the suppose of the state of the	Part 8: List the Totals 55. Part 1: Total real estate, line 8 56. Part 2: Total vehicles, line 8 57. Part 3: Total personal and I 58. Part 4: Total financial asset 59. Part 5: Total business-relat	s of Each Part of this Form e 2	\$ 750.00 \$ 6,000.00 \$ 2,150.00 \$ 0.00	\$
61. Part :: Total other property not instead, line 64	Part 8: List the Totals 55. Part 1: Total real estate, line 56. Part 2: Total vehicles, line 8 57. Part 3: Total personal and I 58. Part 4: Total financial asset 59. Part 5: Total business-relat 60. Part 6: Total farm- and fish	s of Each Part of this Form e 2	\$ 750.00 \$ 6,000.00 \$ 2,150.00 \$ 0.00 \$ 0.00	\$
62. <b>Total personal property.</b> Add lines 56 through 61	Part 8: List the Totals 55. Part 1: Total real estate, line 56. Part 2: Total vehicles, line 8 57. Part 3: Total personal and I 58. Part 4: Total financial asset 59. Part 5: Total business-relat	s of Each Part of this Form e 2	\$ 750.00 \$ 6,000.00 \$ 2,150.00 \$ 0.00 \$ 0.00 +\$ 0.00	\$
	Part 8: List the Totals 55 Part 1: Total real estate, line 56 Part 2: Total vehicles, line 8 57 Part 3: Total personal and I 58 Part 4: Total financial asset 59 Part 5: Total business-relat 60 Part 6: Total farm- and fish 61 Part 7: Total other property	s of Each Part of this Form e 2  household items, line 15 ts, line 36 ted property, line 45 sing-related property, line 52 y not listed, line 54	\$ 750.00 \$ 6,000.00 \$ 2,150.00 \$ 0.00 \$ 0.00 +\$ 0.00	
63. Total of all property on Schedule A/B. Add line 55 + line 62.	Part 8: List the Totals 55 Part 1: Total real estate, line 56 Part 2: Total vehicles, line 8 57 Part 3: Total personal and I 58 Part 4: Total financial asset 59 Part 5: Total business-relat 60 Part 6: Total farm- and fish 61 Part 7: Total other property	s of Each Part of this Form e 2  household items, line 15 ts, line 36 ted property, line 45 sing-related property, line 52 y not listed, line 54	\$ 750.00 \$ 6,000.00 \$ 2,150.00 \$ 0.00 \$ 0.00 +\$ 0.00	\$ 372,500.00    → \$ 3,900.00

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Fill in this ir	nformation to identif	y your case:	1.			
Debtor 1	Jose Morales			_		
	First Name	Middle Name	Last Name			
Debtor 2 (Spouse, if filing	First Name	Middle Name	Last Name			
United States	Bankruptcy Court for the	e: District of New Jersey				
Case number	22-13193					Check if this is an
(If known)					•	amended filing

#### Official Form 106C

### Schedule C: The Property You Claim as Exempt

04/19

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on Schedule A/B: Property (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of Part 2: Additional Page as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions—such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds—may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

	fy the Property You Claim			
You are cla	xemptions are you claiming? iming state and federal nonban iming federal exemptions. 11 U	kruptcy exemptions. 11		
2. For any prope	rty you list on Schedule A/B t	hat you claim as exem	pt, fill in the information below.	
Brief descript Schedule A/B	ion of the property and line on that lists this property	Current value of the portion you own	Amount of the exemption you claim	Specific laws that allow exemption
		Copy the value from Schedule A/B	Check only one box for each exemption.	
Brief description:	Automobile	\$ <u>750.00</u>	\$\$ 100% of fair market value, up to	11 U.S.C. 522(d)(2)
Line from Schedule A/B:	3.1		any applicable statutory limit	
Brief description:	Household Goods	\$ <u>3,500.00</u>	<b>\$</b>	11 U.S.C. 522(d)(3)
∟ine from Schedule A/B.	.6			
Brief description:	electronics	<u>\$1,500.00</u>	<u> </u>	11 U.S.C. 522(d)(3)
Line from Schedule A/B			100% of fair market value, up to any applicable statutory limit	
Are you claim     (Subject to adj	ning a homestead exemption of ustment on 4/01/22 and every 3	of more than \$170,3507 Byears after that for cas	? es filed on or after the date of adjustment	.)
☑ No ☐ Yes. Did y	ou acquire the property covered	I by the exemption within	n 1,215 days before you filed this case?	
☐ No ☐ Yes				

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Debtor 1

Jose M	orales		Wart
First Name	Middle Name	Last Name	

Case number (if known) 22-13193

Part 2: Additional Page

Brief description of the property and line on Schedule A/B that lists this property		Current value of the portion you own		Amount of the exemption you claim	Specific laws that allow exemption		
		Copy th Schedu	e value from le A/B	Check only one box for each exemption			
Brief description:	clothing	\$	500.00	□ \$	11 U.S.C. 522(d)(5)		
Line from Schedule A/B:	11			100% of fair market value, up to any applicable statutory limit			
Brief description:	Bank Account	\$	2,000.00	S	11 U.S.C. 522(d)(5)		
Line from Schedule A/B:	17			√ 100% of fair market value, up to any applicable statutory limit  √ 100% of fair market value, up to any applicable statutory limit  √ 100% of fair market value, up to any applicable statutory limit  √ 100% of fair market value, up to any applicable statutory limit  √ 100% of fair market value, up to any applicable statutory limit  √ 100% of fair market value, up to any applicable statutory limit  √ 100% of fair market value, up to any applicable statutory limit  √ 100% of fair market value, up to any applicable statutory limit  √ 100% of fair market value, up to any applicable statutory limit  √ 100% of fair market value, up to any applicable statutory limit  √ 100% of fair market value and the fair mar			
Brief description:		\$		<u>_</u> \$			
Line from Schedule A/B:				√ 100% of fair market value, up to any applicable statutory limit  √ 100% of fair market value, up to any applicable statutory limit  √ 100% of fair market value, up to any applicable statutory limit  √ 100% of fair market value, up to any applicable statutory limit  √ 100% of fair market value, up to any applicable statutory limit  √ 100% of fair market value, up to any applicable statutory limit  √ 100% of fair market value, up to any applicable statutory limit  √ 100% of fair market value, up to any applicable statutory limit  √ 100% of fair market value, up to any applicable statutory limit  √ 100% of fair market value statutory limit	·		
Brief description:		. \$		<u> </u>			
Line from Schedule A/B:				☐ 100% of fair market value, up to any applicable statutory limit			
Brief description:		. \$		\$\$ \$			
Line from Schedule A/B:				any applicable statutory limit			
Brief description:		_ \$	O	<u> </u>			
Line from Schedule A/B:				☐ 100% of fair market value, up to any applicable statutory limit			
Brief description:		_ \$		<b>□</b> \$			
Line from Schedule A/B:			-	☐ 100% of fair market value, up to any applicable statutory limit			
Brief description:		_ \$		\$ \$ 100% of fair market value, up to			
Line from Schedule A/B:				any applicable statutory limit			
Brief description:		_ \$		<b>-</b>			
Line from Schedule A/B:				☐ 100% of fair market value, up to any applicable statutory limit			
Brief description:		_ \$	2	_ \$			
Line from Schedule A/B				☐ 100% of fair market value, up to any applicable statutory limit			
Brief description:		_ \$		□ \$ 100% of fair market value, up to			
Line from Schedule A/B				any applicable statutory limit	· · · · · · · · · · · · · · · · · · ·		
Brief description:		_ \$		_ S			
Line from Schedule A/B	:			☐ 100% of fair market value, up to any applicable statutory limit			

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Fill in this in	formation to identif	y your case:				
ב יוטטטע	Jose Morales		ı			
	First Name	Middle Name	Last Name	, , , , ,		
Debtor 2			44.400	_		
(Spouse, if filing)	First Name	Middle Name	Last Name			
United States I	Bankruptcy Court for the	: District of New Jersey	<b>,</b>			
Case number	22-13193					
(If known)					Check if this is an amended filing	

#### Official Form 106D

#### Schedule D: Creditors Who Have Claims Secured by Property

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, number the entries, and attach it to this form. On the top of any additional pages, write your name and case number (if known).

- 1. Do any creditors have claims secured by your property?
  - No. Check this box and submit this form to the court with your other schedules. You have nothing else to report on this form.
  - Yes. Fill in all of the information below.

Part 1: List All Secured Claims

for each claim. If more than one creditor h	nore than one secured claim, list the creditor separately as a particular claim, list the other creditors in Part 2. nabetical order according to the creditor's name.	Column A  Amount of claim  Do not deduct the value of collateral.	Column B Value of collateral that supports this claim	Column C Unsecured portion If any
2.1 Select Portfolio Servicing	Describe the property that secures the claim:	\$ 600,000.00	\$_372,500.00	\$ 227,500.0
Creditor's Name 3217 S. Decker Lake Drive Number Street	primary residence  As of the date you file, the claim is: Check all that apply.			
	Contingent			
Salt Lake City, UT	☐ Unliquidated			
City State ZIP Code	☐ Disputed			
Who owes the debt? Check one.	Nature of lien. Check all that apply.			
Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another	□ An agreement you made (such as mortgage or secured car loan)     □ Statutory lien (such as tax lien, mechanic's lien)     □ Judgment lien from a lawsuit     □ Other (including a right to offset)	<del>-</del>		
☐ Check if this claim relates to a community debt				
Date debt was incurred	Last 4 digits of account number			
2.2	Describe the property that secures the claim:	\$	\$	\$
Creditor's Name  Number Street	As of the date you file, the claim is: Check all that apply			
	Contingent Unliquidated			
City State ZIP Code	☐ Disputed			
Who owes the debt? Check one.	Nature of lien. Check all that apply.			
□ Debtor 1 only □ Debtor 2 only □ Debtor 1 and Debtor 2 only □ At least one of the debtors and another □ Check if this claim relates to a community debt	□ An agreement you made (such as mortgage or secured car loan)     □ Statutory lien (such as tax lien, mechanic's lien)     □ Judgment lien from a lawsuit     □ Other (including a right to offset)			
Date debt was incurred	Last 4 digits of account number			
	Column A on this page. Write that number here:	\$ 600,000.00	) ]	

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Fill in this in	nformation to ident	tify your case:	estelli e e e e e e e e	
Debtor 1	Jose Morales			
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse, if filing)	) First Name	Middle Name	Last Name	
United States	Bankruptcy Court for t	he: District of New Jerse	<b>э</b> у	
Case number	22-13193			
(If known)				

#### Official Form 106E/F

#### Schedule E/F: Creditors Who Have Unsecured Claims

12/15

Be as complete and accurate as possible. Use Part 1 for creditors with PRIORITY claims and Part 2 for creditors with NONPRIORITY claims. List the other party to any executory contracts or unexpired leases that could result in a claim. Also list executory contracts on Schedule A/B: Property (Official Form 106A/B) and on Schedule G: Executory Contracts and Unexpired Leases (Official Form 106G). Do not include any creditors with partially secured claims that are listed in Schedule D: Creditors Who Have Claims Secured by Property. If more space is needed, copy the Part you need, fill it out, number the entries in the boxes on the left. Attach the Continuation Page to this page. On the top of any additional pages, write your name and case number (if known).

Pai	ti 1: List All of Your PRIORITY Unsecure	d Claims			
2.	each claim listed, identify what type of claim it is. If a	editor has more than one priority unsecured claim, list the a claim has both priority and nonpriority amounts, list the laims in alphabetical order according to the creditor's na Part 1. If more than one creditor holds a particular claim	at claim here ar ame. If you hav	nd show both e more than to reditors in Pa	priority and wo priority rt 3.
			Total claim	Priority amount	Nonpriority amount
2.1	Priority Creditor's Name	Last 4 digits of account number	\$	\$	\$
	Number Street  City State ZIP Code  Who incurred the debt? Check one.  Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim is for a community debt  Is the claim subject to offset? No Yes	As of the date you file, the claim is: Check all that apply Contingent Unliquidated Disputed  Type of PRIORITY unsecured claim: Domestic support obligations Taxes and certain other debts you owe the government Claims for death or personal injury while you were intoxicated Other. Specify			
2.2	Priority Creditor's Name	Last 4 digits of account number	\$	_ \$	\$
The same of a second control of the second s	Number Street  City State ZIP Code  Who incurred the debt? Check one.  Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim is for a community debt is the claim subject to offset?  No Yes	As of the date you file, the claim is: Check all that appl Contingent Unliquidated Disputed  Type of PRIORITY unsecured claim: Domestic support obligations Taxes and certain other debts you owe the government Claims for death or personal injury while you were intoxicated Other. Specify			

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Debtor 1

Jose Morales
First Name Mide

Last Name

Case number (if known) 22-13193

Pa	List All of Your NONPRIORITY Unsecured Claims			
3.	Do any creditors have nonpriority unsecured claims against you	?		
	No. You have nothing to report in this part. Submit this form to the			
	$oldsymbol{\square}$ Yes	court with your other schedules.		
4. I	ist all of your nonpriority unsecured claims in the alphabetical o	rder of the creditor who holds each claim. If a creditor has	more than	one
i	nonpriority unsecured claim, list the creditor separately for each claim included in Part 1. If more than one creditor holds a particular claim, li	. For each claim listed, identity what type of claim it is. Do not	list claims a	Iready
,	claims fill out the Continuation Page of Part 2.	or the other decisions in than 3.11 you have more man tillee no	iipiionty uns	ecurea
			Total clair	n
.1	AAA Financial Services	Last 4 digits of account number 1 2 9 8	2	400.00
	Nonpriority Creditor's Name	· · · · · · · · · · · · · · · · · · ·	\$3,	100.00
	P.O. Box 15019	When was the debt incurred?		
	Number Street			
	Wilmington, DE 19886	An of the data year file the plains in Obert 1999		
	City State ZIP Code	As of the date you file, the claim is: Check all that apply.		
		☐ Contingent		
	Who incurred the debt? Check one.	Unliquidated		
	Debtor 1 only	☐ Disputed		
	Debtor 2 only			
	Debtor 1 and Debtor 2 only	Type of NONPRIORITY unsecured claim:		
	At least one of the debtors and another	☐ Student loans		
	☐ Check if this claim is for a community debt	Obligations arising out of a separation agreement or divorce		
	Is the claim subject to offset?	that you did not report as priority claims  Debts to pension or profit-sharing plans, and other similar debts		
	☑ No	Other. Specify Credit card debt	i	
	Yes	Other Specify Strout Sura Gost		
_			<b>5.000.00.00.00.00.00.00.00.00.00.00.00.0</b>	****
.2	Barclays	Last 4 digits of account number 1 9 8 5	\$	750.00
	Nonpriority Creditor's Name	When was the debt incurred?		
	P.O. Box 13337			
	Number Street			
	Philadelphia, PA 19101	As of the date you file, the claim is: Check all that apply		
	City State ZIP Code	☐ Contingent		
	Who incurred the debt? Check one.	☐ Unliquidated		
	Debtor 1 only	☐ Disputed		
	Debtor 2 only			
	Debtor 1 and Debtor 2 only	Type of NONPRIORITY unsecured claim:		
	At least one of the debtors and another	Student loans		,
	☐ Check if this claim is for a community debt	Obligations arising out of a separation agreement or divorce		
	•	that you did not report as priority claims  Debts to pension or profit-sharing plans, and other similar debts		
	Is the claim subject to offset?  No	Other. Specify <u>Credit card debt</u>	1	
	Yes			
	34 1 CO		***************************************	
1.3	BP Visa Credit Card	Last 4 digits of account number 4 1 9 6	*	900.00
	Nonpriority Creditor's Name	When was the debt incurred?	\$	900.00
	C/O Synchrony Bank, P.O. Box 965022			
	Number Street			
	Orlando, FL 32896	As of the date you file, the claim is: Check all that apply.		
	State Zil Code	☐ Contingent		
	Who incurred the debt? Check one.	☐ Unliquidated		
	Debtor 1 only	☐ Disputed		
	Debtor 2 only	· · · · · · · · · · · · · · · · · · ·		
	Debtor 1 and Debtor 2 only	Type of NONPRIORITY unsecured claim:		
	At least one of the debtors and another	☐ Student loans		
	☐ Check if this claim is for a community debt	Obligations arising out of a separation agreement or divorce		
	Is the claim subject to offset?	that you did not report as priority claims		
	No	Debts to pension or profit-sharing plans, and other similar debts	<b>;</b>	
	Yes	Other. Specify <u>credit card debt</u>		

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Debtor 1

Jose Morales

Last Name Middle Name

Case number (if known) 22-13193

iisting any entries on this page, number them beginning with	4.4, followed by 4.5, and so forth.	Total claim	
Wells Fargo Card Services	Last 4 digits of account number 8 6 2 2	\$_3,500.0	
ionpriority Creditor's Name P.O. Box 77053	When was the debt incurred?		
umber Street Minneapolis, MN 55480	As of the date you file, the claim is: Check all that apply.		
State ZIP Code	Contingent		
Who incurred the debt? Check one.	Unliquidated		
Debtor 1 only	☐ Disputed		
Debtor 2 only	Type of NONPRIORITY unsecured claim:		
Debtor 1 and Debtor 2 only	☐ Student loans		
At least one of the debtors and another	Obligations arising out of a separation agreement or divorce that you did not report as priority claims		
Check if this claim is for a community debt	Debts to pension or profit-sharing plans, and other similar debts		
s the claim subject to offset?	Other Specify credit card debt		
☑ No ☑ Yes			
Wells Fargo Bank	Last 4 digits of account number 1 9 9 8	\$ 125,000.0	
Ionpriority Crediter's Name			
P.O. Box 10335	When was the debt incurred?		
Omber Street Des Moines, IA 50306	As of the date you file, the claim is: Check all that apply.		
ty State ZIP Code	Contingent		
Vho incurred the debt? Check one.	Unliquidated		
Debtor 1 only	Disputed		
Debtor 2 only	Type of NONPRIORITY unsecured claim:		
Debtor 1 and Debtor 2 only	☐ Student loans		
At least one of the debtors and another	Obligations arising out of a separation agreement or divorce that		
Check if this claim is for a community debt	you did not report as priority claims  Debts to pension or profit-sharing plans, and other similar debts		
s the claim subject to offset?	☑ Other. Specify debt		
No Yes			
Wells Fargo Card Services	Last 4 digits of account number 0 8 5 7	_{\$} 7,200.00	
Ionpriority Creditor's Name	When was the debt incurred?		
P.O. Box 77053	when was the dept incurred?		
Jumber Street Minneapolis, MN 55480	As of the date you file, the claim is: Check all that apply.		
State ZIP Code	Contingent		
Who incurred the debt? Check one.	Unliquidated		
Debtor 1 only	☐ Disputed		
Debtor 2 only	Type of NONPRIORITY unsecured claim:		
Debtor 1 and Debtor 2 only	☐ Student loans		
At least one of the debtors and another	Obligations arising out of a separation agreement or divorce that		
☐ Check if this claim is for a community debt	you did not report as priority claims  Debts to pension or profit-sharing plans, and other similar debts		
s the claim subject to offset?	Other. Specify <u>credit card debt</u>		
☑ No ☑ Yes			

Debtor 1

Jose Morales

Last Name

Case number (if known) 22-13193

Part 4:

#### Add the Amounts for Each Type of Unsecured Claim

6. Total the amounts of certain types of unsecured claims. This information is for statistical reporting purposes only. 28 U.S.C. § 159. Add the amounts for each type of unsecured claim.

			Total claim	
Total claims	6a. Domestic support obligations	6a.	\$	0.00
from Part 1	6b. Taxes and certain other debts you owe the government	6b.	*: \$	0.00
	6c. Claims for death or personal injury while you were intoxicated	6c.	\$	0.00
	6d. <b>Other.</b> Add all other priority unsecured claims. Write that amount here.	6d.	+\$	0.00
# # 1	6e. <b>Total.</b> Add lines 6a through 6d.	6e.	\$	0.00
			Total claim	
Total claims	6f. Student loans	6f.	\$	0.00
from Part 2	6g. Obligations arising out of a separation agreement or divorce that you did not report as priority claims	6g.	\$	0.00
	6h. Debts to pension or profit-sharing plans, and other similar debts	6h.	\$	0.00
Single Control	Other. Add all other nonpriority unsecured claims.  Write that amount here.	6i.	+ \$	142,250.00
			***************************************	3 (1941) - Me 344
	6j. <b>Total.</b> Add lines 6f through 6i.	6j.	s	142,250.00
1			Y	

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Fill in this i	nformation to identify your case:			
Debtor	Jose Morales			
	First Name Middle Name	Last Name		
Debtor 2 (Spouse If filing	First Name Middle Name	Last Name	<del></del> .	
United States	Bankruptcy Court for the: District of New	Jersey	er e	
Case number	22-13193			
(If known)				☐ Check if this is an
				amended filing
Official	Form 106G			
	<del>· · · · · · · · · · · · · · · · · · · </del>		<u></u> access_tes	
Sched	ule G: Executory C	contracts and	Unexpired Leases	12/15
No. 6  Yes.  2. List sep	Fill in all of the information below even	e court with your other schedu  if the contracts or leases are li  h whom you have the contra	les. You have nothing else to report on this for isted on Schedule A/B: Property (Official Format or lease. Then state what each contract of in the instruction booklet for more examples of	106A/B).
Person	or company with whom you have the	e contract or lease	State what the contract or lease is fo	or
2.1			All Control of the All Methods (1912) (1912) (1913) (1915) (1915) (1915) (1915) (1915) (1915) (1915) (1915) (1915) (1915) (1915) (1915) (1915) (1915) (1915) (1915) (1915) (1915) (1915) (1915) (1915) (1915) (1915) (1915) (1915) (1915) (1915) (1915) (1915) (1915) (1915) (1915) (1915) (1915) (1915) (1915) (1915) (1915) (1915) (1915) (1915) (1915) (1915) (1915) (1915) (1915) (1915) (1915) (1915) (1915) (1915) (1915) (1915) (1915) (1915) (1915) (1915) (1915) (1915) (1915) (1915) (1915) (1915) (1915) (1915) (1915) (1915) (1915) (1915) (1915) (1915) (1915) (1915) (1915) (1915) (1915) (1915) (1915) (1915) (1915) (1915) (1915) (1915) (1915) (1915) (1915) (1915) (1915) (1915) (1915) (1915) (1915) (1915) (1915) (1915) (1915) (1915) (1915) (1915) (1915) (1915) (1915) (1915) (1915) (1915) (1915) (1915) (1915) (1915) (1915) (1915) (1915) (1915) (1915) (1915) (1915) (1915) (1915) (1915) (1915) (1915) (1915) (1915) (1915) (1915) (1915) (1915) (1915) (1915) (1915) (1915) (1915) (1915) (1915) (1915) (1915) (1915) (1915) (1915) (1915) (1915) (1915) (1915) (1915) (1915) (1915) (1915) (1915) (1915) (1915) (1915) (1915) (1915) (1915) (1915) (1915) (1915) (1915) (1915) (1915) (1915) (1915) (1915) (1915) (1915) (1915) (1915) (1915) (1915) (1915) (1915) (1915) (1915) (1915) (1915) (1915) (1915) (1915) (1915) (1915) (1915) (1915) (1915) (1915) (1915) (1915) (1915) (1915) (1915) (1915) (1915) (1915) (1915) (1915) (1915) (1915) (1915) (1915) (1915) (1915) (1915) (1915) (1915) (1915) (1915) (1915) (1915) (1915) (1915) (1915) (1915) (1915) (1915) (1915) (1915) (1915) (1915) (1915) (1915) (1915) (1915) (1915) (1915) (1915) (1915) (1915) (1915) (1915) (1915) (1915) (1915) (1915) (1915) (1915) (1915) (1915) (1915) (1915) (1915) (1915) (1915) (1915) (1915) (1915) (1915) (1915) (1915) (1915) (1915) (1915) (1915) (1915) (1915) (1915) (1915) (1915) (1915) (1915) (1915) (1915) (1915) (1915) (1915) (1915) (1915) (1915) (1915) (1915) (1915) (1915) (1915) (1915) (1915) (1915) (1915) (1915) (1915) (1915) (1915) (1915) (1915) (1915) (1915) (1915) (191	
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Name				
Number	Street			
Number	Street			
City	State ZIP Coo	de		

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Case number (if known) 22-13193 Jose Morales Debtor 1 **Additional Page if You Have More Contracts or Leases** Person or company with whom you have the contract or lease What the contract or lease is for 2<u>2</u> Name Number Street City State ZIP Code 2.__ Name Number Street City State ZIP Code Name Street Number City State ZIP Code 2._ Name Number Street City ZIP Code State 2._ Name Number Street City State ZIP Code 2._ Name Number Street City State ZIP Code Name Number Street City ZIP Code State Name Number Street City

State

ZIP Code

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				3		
Fill in this in	formation to ider	ntify your case:				
Debtor 1	Jose Morales					
	First Name	Middle Name	Last Name	·		
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name			
1		the: District of New Jerse	v			
United States	Bankrupicy Count for	the Blother of How College	,			
Case number	22-13193					
(If known)					Check if the control of the contr	his is an
					amended	
Official F	orm 106F	1				
Sched	ule H: Yo	ur Codebto	rs			12/15

Codebtors are people or entities who are also liable for any debts you may have. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, and number the entries in the boxes on the left. Attach the Additional Page to this page. On the top of any Additional Pages, write your name and case number (if known). Answer every question.

1. D	o you have any	codebtors? (If y	ou are filing a joint case, do not	list either spouse	as a codebtor.)
_	1 No				
_	] Yes				
2. <b>V</b>	ithin the last 8	years, have yοι	lived in a community proper	y state or territor	y? (Community property states and territories include
	_		na, Nevada, New Mexico, Puert	o Rico, Texas, Wa	shington, and Wisconsin.)
	No. Go to line				
L		spouse, former s	spouse, or legal equivalent live v	vith you at the time	9?
	☐ No				
	☐ Yes. In wh	ich community s	tate or territory did you live?		Fill in the name and current address of that person.
	Name of you	ır spouse, former spoi	use, or legal equivalent		_
			*		
	Number	Street			_
					_
Į	City		State	ZÎP Code	
	chedule E/F, or Column 1: Your	HEROTO POROS	fill out Column 2.	19 (4 - 1 (3 SAC 25 SAC) 2 (4 SAC) (4 SAC)	Column 2: The creditor to whom you owe the debt
~					Check all schedules that apply:
3.1				······	Schedule D, line
	Name				☐ Schedule E/F, line
	Number Stre	eet			☐ Schedule G, line
	0		State	ZIP Code	
2 2	City		Slate	ZIF Code	
3.2	N				Schedule D, line
	Name				☐ Schedule E/F, line
	Number Stre	eet			Schedule G, line
	O't-		State	ZIP Code	<u></u>
3.3	City		-	Zir Code	
3.3	Name		, , , , , , , , , , , , , , , , , , , ,		Schedule D, line
	ranc				☐ Schedule E/F, line
	Number Stre	eet			Schedule G, line
VI.	City		State	ZIP Code	
	City		Sidio	ZIF Gode	

.65m.	ionnation to lacitary	our case:					
Debtor 1	Jose Morales First Name	Middle Name	ast Name				
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name		•		
	Bankruptcy Court for the:	District of New Jersev					
	22-13193				Check if this	e ie:	
Case number (If known)	22-10100			-	An ame		
	, , , , , , , , , , , , , , , , , , , ,	-			☐ A supple	ement showing postpetition cha	pter 13
Official Fo	orm 106l				income :	as of the following date:	
	lule I: You	r Income			טט ז וייווייו		2/15
·						2), both are equally responsible	
	Describe Employm ir empιοyment on.	ent	Debtor 1			Debtor 2 or non-filling spouse	
attach a se	e more than one job, eparate page with n about additional s.	Employment status	☐ Employed ☑ Not employed	d		☐ Employed ☐ Not employed	
Include pa self-emplo	art-time, seasonal, or byed work.	Occuration					
	on may include student naker, if it applies.	Occupation					
		Employer's name				And the second s	
		Employer's address	Number Street			Number Street	
		Employer's address	Number Street			Number Street	
ŗ		Employer's address	Number Street			Number Street	
		Employer's address					
		Employer's address	Number Street  City	State ZI	P Code	Number Street  City State ZIP	Code
		Employer's address  How long employed the	City	State ZI	P Code		Code
		How long employed the	City	State ZI	P Code		Code
Part 2:	Give Details Abou	How long employed the	City re?			City State ZIP	
Estimate spouse u	monthly income as o nless you are separated	How long employed the  t Monthly Income  f the date you file this form  i.  have more than one employed	City re?  n. If you have nothiner, combine the information of the info	ng to repor	for any line, wr	City State ZIP	
Estimate spouse u	monthly income as o nless you are separated	How long employed the  t Monthly Income  f the date you file this form	City re?  n. If you have nothiner, combine the information of the info	ng to report	for any line, wr	City State ZIP	
Estimate spouse un if you or y below. If y	monthly income as o nless you are separated your non-filing spouse h you need more space, a	How long employed the  t Monthly Income  f the date you file this form  i.  have more than one employed	City  re?  n. If you have nothiner, combine the informis form.	ng to report	for any line, wr	City State ZIP of the space. Include your not that person on the lines	
Estimate spouse un if you or y below. If y 2. List mo deduction	monthly income as o nless you are separated your non-filing spouse h you need more space, a	How long employed the  t Monthly Income  f the date you file this form  in the word of the employed attach a separate sheet to the employed that are the employed that are the employed that are the employed that the monthly of calculate what the monthly employed the employed that th	City  re?  n. If you have nothiner, combine the informis form.	ng to report	for any line, wr all employers fo or Debtor 1	City State ZIP  ite \$0 in the space. Include your no or that person on the lines  For Debtor 2 or non-filling spouse	

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Case number (if known) 22-13193

Debtor 1

Jose Morales

First Name Middle Name Last Name						
		For	Debtor 1		otor 2 or ng spouse	processing and the second
Copy line 4 here	<b>4</b> .	\$	0.00	\$	0.00	
5. List all payroll deductions:						
	5a.	œ		e		
7ax, Medicare, and Social Security deductions	5a. 5b.	\$				•
5b. Mandatory contributions for retirement plans		φ	* ***			
5c. Voluntary contributions for retirement plans	5c. 5d.	ъ "—		φ		
5d. Required repayments of retirement fund loans		ъ Ф—		φ		-
5e. Insurance	5e.	э <u>-</u> -		э <u> </u>		***
5f. Domestic support obligations	5f.	<b>\$_</b> _		2		
5g. Union dues	5g.	<b>\$</b>		\$		***
5h. Other deductions. Specify:	5h.	+ \$	<del>.</del>	+ \$		
6. Add the payroll deductions. Add lines 5a + 5b + 5c + 5d + 5e +5f + 5g + 5h.	6.	\$_		\$		2
7. Calculate total monthly take-home pay. Subtract line 6 from line 4.	7.	\$	0.00	\$	0.00	Q.
8. List all other income regularly received:						
8a. Net income from rental property and from operating a business, profession, or farm						
Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income.	8a.	\$	500.00	\$	600.00	A A A A A A
8b. Interest and dividends	8b.	\$_	0.00	\$	0.00	Q.L.O.G.
৪৫. Family support payments that you, a non-filing spouse, or a dependent regularly roceive	ent					Total Control of Contr
Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement.	8c.	\$_	0.00	\$	0.00	4 4 4 A
8d. Unemployment compensation	8d.	\$_	0.00	\$	0.00	2000
8e. Social Security	8e.	\$_	1,121.00	\$	0.00	
8f. Other government assistance that you regularly receive Include cash assistance and the value (if known) of any non-cash assista that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies.  Specify:	nce 8f.	\$_	0.00	\$	0.00	
8q. Pension or retirement income	8g.	\$	0.00	\$	0.00	
	-	+ \$	0.00	+\$	0.00	
8h. Other monthly income. Specify:  9. Add all other income. Add lines 8a + 8b + 8c + 8d + 8e + 8f +8g + 8h.	9.	\ \s__\s	1,612.00	s	600.00	1
10. Calculate monthly income. Add line 7 + line 9.  Add the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.	10	\$_	1,612.00	+ \$	600.00	<b>=</b> \$ 2,212.00
11. State all other regular contributions to the expenses that you list in Sche	dule .	, J.				
Include contributions from an unmarried partner, members of your household, friends or relatives.			dents, your roo	mmates, a	nd other	
Do not include any amounts already included in lines 2-10 or amounts that are Specify:	e not a	vailabl	le to pay expe	nses listed		. + \$0.00
12. Add the amount in the last column of line 10 to the amount in line 11. The Write that amount on the Summary of Your Assets and Liabilities and Certain					ne. 12.	Combined
13. Do you expect an increase or decrease within the year after you file this	form	?				monthly income
☐ Yes. Explain:						

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Filt in this information to identify your ages					
Fill in this information to identify your case:					
Debtor 1 Jose Morales First Name Middle Name	Last Name	Check if	this is:		
Debtor 2 (Spouse, if filing) First Name Middle Name	Last Name		mended fili	-	
United States Bankruptcy Court for the: District of New	Jersey			howing postr the following	petition chapter 13
Case number 22-13193			DD / YYYY		date.
(If known)	-	MIM /	וטט זייי		
Official Form 106J					
Schedule J: Your Exp	enses				12/15
Be as complete and accurate as possible. If two information. If more space is needed, attach and (if known). Answer every question.	married people are fili ther sheet to this form	ng together, both are equall . On the top of any addition	y responsib al pages, w	le for supply rite your nam	ing correct e and case number
Part 12 Describe Your Household					
Is this a joint case?					
<ul><li>✓ No. Go to line 2.</li><li>☐ Yes. Does Debtor 2 live in a separate house</li></ul>	ehold?				
<ul><li>□ No</li><li>□ Yes. Debtor 2 must file Official Form</li></ul>	106J-2, Expenses for S	Separate Household of Debtor	· 2.		
	out this information for	Dependent's relationship to Debtor 1 or Debtor 2		Dependent's age	Does dependent live with you?
·	pendent	Wife	erranda de la companya de la company		□ _. No
Do not state the dependents' names.		******			☑ Yes
		Son	<u> </u>	17	☐ No ☑ Yes
		Doughtor	,	18	☐ No
		Daughter		10	☑ Yes
					☐ No
					☐ Yes
	<i>v</i>	·	· <u>_</u>		☐ Yes
3. Do your expenses include expenses of people other than yourself and your dependents? ✓ No					
Part 2: Estimate Your Ongoing Monthly	Expenses				
Estimate your expenses as of your bankruptcy f expenses as of a date after the bankruptcy is file applicable date.  Include expenses paid for with non-cash govern such assistance and have included it on Schedu	ed. If this is a supplem	ental <i>Schedule J</i> , check the u know the value of			m and fill in the
The rental or home ownership expenses for y     any rent for the ground or lot.			d 4.	\$	0.00
If not included in line 4:			••		
4a. Real estate taxes			4a.	\$	0.00
4b. Property, homeowner's, or renter's insurar	ice		4b.	\$	0.00
4c. Home maintenance, repair, and upkeep ex	rpenses		4c.	\$	50.00
4d. Homeowner's association or condominium	dues		4d.	\$	0.00

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Debtor 1 Jose Morales Case number (if known) 22-13193

			Your expe	nses
5.	Additional mortgage payments for your residence, such as home equity loans	5.	\$	0.00
6.	Utilities:			
	6a. Electricity, heat, natural gas	6a.	\$	250.00
	6b. Water, sewer, garbage collection	6b.	\$	0.00
	6c. Telephone, cell phone, Internet, satellite, and cable services	6c.	\$	295.00
	6d. Other. Specify:	6d.	\$	0.00
7.	Food and housekeeping supplies	7.	\$	400.00
8.	Childcare and children's education costs	8.	\$	0.00
9.	Clothing, laundry, and dry cleaning	9.	\$	50.00
10.	Personal care products and services	10.	\$	25.00
11.	Medical and dental expenses	11.	\$	25.00
12.	Transportation. Include gas, maintenance, bus or train fare.	12.	\$	200.00
	Do not include car payments.		e	0.00
13.	Entertainment, clubs, recreation, newspapers, magazines, and books	13.	Ф	0.00
14.	Charitable contributions and religious donations	14.	Ф	0.00
15.	Insurance.  Do not include insurance deducted from your pay or included in lines 4 or 20.			
	15a. Life insurance	15a.	\$	0.00
	15b. Health insurance	15b.	\$	0.00
	15c. Vehicle insurance	15c.	\$	200.00
	15d. Other insurance. Specify:	15d.	\$	0.00
16.	Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20.  Specify:	16.	\$	0.00
17.	Installment or lease payments:			
	17a. Car payments for Vehicle 1	17a.	\$	220.00
	17b. Car payments for Vehicle 2	17b.	\$	0.00
	17c. Other. Specify:	17c.	\$	0.00
	17d. Other. Specify:	17d.	\$	0.00
18.	Your payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, Schedule I, Your Income (Official Form 106I).	18.	\$	0.00
	Other payments you make to support others who do not live with you.		Φ	0.00
19.	Specify:	19.	\$	0.00
20.	Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Incom	ne.		
۷٠.	20a. Mortgages on other property	20a.	\$	0.00
	20b. Real estate taxes	20b.	\$	
	20c. Property, homeowner's, or renter's insurance	20c.	\$	0.00
	20d. Maintenance, repair, and upkeep expenses	20d.	\$	0.00
	20e. Homeowner's association or condominium dues	20e.	\$	

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_{ebtor 1} J	lose Morales	Case number (if known) 2	Case number (ff known) 22-13193			
,	First Name Middle Name Last Name					
Other. Sp	ecify:	. 2	1. <b>+</b> \$_	0.00		
Calculate	your monthly expenses.		***************************************			
22a. Add l	lines 4 through 21.	22	a. \$_	1,715.00		
22b. Copy	line 22 (monthly expenses for Debtor 2), if any, from Official Form 106J-2	22	b. <b>\$</b> _	0.00		
22c. Add l	line 22a and 22b. The result is your monthly expenses.	22	c. <b>\$</b> _	1,715.00		
	•		<b></b>			
. Calculate	your monthly net income.			2,212.00		
23a. Cep	y line 12 (your combined monthly income) from Schedule I.	23	sa. \$	2,212.00		
23b. Cop	y your monthly expenses from line 22c above.	23	3b. —\$	1,715.00		
23c. Sub	tract your monthly expenses from your monthly income.			497.00		
The	result is your monthly net income.	23	3c	407.00		
. Do you ex	spect an increase or decrease in your expenses within the year after you	file this form?				
For examp	ole, do you expect to finish paying for your car loan within the year or do you e	xpect your				
mortgage	payment to increase or decrease because of a modification to the terms of yo	ur mortgage?				
☐ No.						
Yes.	Explain here:					

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Debtor 1 Jose Morales			Forn
· First Name	Middle Name	Last Name	<b>Z</b> 1.
Debtor 2 Spouse, if filing) First Name	Middle Name	Last Name	—
Inited States Bankruptcy Court fo	the: District of New Jerse	ey .	
Case number <u>22-13193</u>		· ·	□ 3

Check one box only as directed in this form an Form 122A-1Supp:	nd in
1. There is no presumption of abuse.	
2. The calculation to determine if a presumptic abuse applies will be made under Chapter Means Test Calculation (Official Form 122A)	7
3. The Means Test does not apply now because qualified military service but it could apply la	se of ater.

☐ Check if this is an amended filing

#### Official Form 122A-1

Part 1:

#### **Chapter 7 Statement of Your Current Monthly Income**

**Calculate Your Current Monthly Income** 

1. What is your marital and filing status? Check one only.

Net monthly income from a business, profession, or farm

6. Net income from rental and other real property

Ordinary and necessary operating expenses

Net monthly income from rental or other real property

Gross receipts (before all deductions)

7. Interest, dividends, and royalties

04/20

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for being accurate. If more space is needed, attach a separate sheet to this form. Include the line number to which the additional information applies. On the top of any additional pages, write your name and case number (if known). If you believe that you are exempted from a presumption of abuse because you do not have primarily consumer debts or because of qualifying military service, complete and file Statement of Exemption from Presumption of Abuse Under § 707(b)(2) (Official Form 122A-1Supp) with this form.

CONTRACTOR CONTRACTOR	<ul> <li>Not married. Fill out Column A, lines 2-11.</li> <li>■ Married and your spouse is filing with you. Fill out both</li> </ul>	Columns A and B, lines	2-11.			
COMPANIES OF THE PARTY OF THE P	☑ Married and your spouse is NOT filing with you. You a	nd your spouse are:				
STATE OF THE PARTY	Living in the same household and are not legally s	separated. Fill out both	Columns A	and B, lines	s 2-11.	
000000000000000000000000000000000000000	Living separately or are legally separated. Fill out 0 under penalty of perjury that you and your spouse are spouse are living apart for reasons that do not include	legally separated under	r nonbankru	ptcy law tha	at applies or that you and your	re
AND ACCOUNT OF THE PARTY OF THE	Fill in the average monthly income that you received from bankruptcy case. 11 U.S.C. § 101(10A). For example, if you a August 31. If the amount of your monthly income varied during Fill in the result. Do not include any income amount more than income from that property in one column only. If you have not	are filing on September the 6 months, add the i once. For example, if bo	15, the 6-monocome for a oth spouses	onth period II 6 months own the sa	would be March 1 through and divide the total by 6.	
900000000000000000000000000000000000000	・ 1 日本の日本の日本の日本の日本の日本の日本の日本の日本の日本の日本の日本の日本の日		Colum Debto		Column B Debtor 2 or non-filing spouse	
200000000000000000000000000000000000000	Your gross wages, salary, tips, bonuses, overtime, and co (before all payroll deductions).	mmissions	\$	0.00	\$	
AMERICAN CONTRACTOR	Alimony and maintenance payments. Do not include payme Column B is filled in.	nts from a spouse if	\$	0.00	\$	
	4. All amounts from any source which are regularly paid for the of you or your dependents, including child support. Including from an unmarried partner, members of your household, your and roommates. Include regular contributions from a spouse of filled in. Do not include payments you listed on line 3.	e regular contributions dependents, parents,	\$	0.00	\$	
	5. Net income from operating a business, profession, or farm Gross receipts (before all deductions)	tor 1 Debtor 2				
CONTRACTOR CONTRACTOR	Ordinary and necessary operating expenses - \$_	\$				

\$500.00 \$ 600.00 Copy

\$_

Debtor 1 Debtor 2

500.00

0.00

0.00

600.00

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otor 1 Jose Morales	Case number (if known) 22-13193
First Name Middle Name Last Name	
	Column A Column B  Debtor 1 Debtor 2 or non-filing spouse
8. Unemployment compensation	s 0.00 s
Do not enter the amount if you contend that the amount received under the Social Security Act. Instead, list it here:	was a benefit
For you \$	
For your spouse\$	
9. Pension or retirement income. Do not include any amount receivenefit under the Social Security Act. Also, except as stated in the not include any compensation, pension, pay, annuity, or allowanc United States Government in connection with a disability, combat disability, or death of a member of the uniformed services. If you pay paid under chapter 61 of title 10, then include that pay only to does not exceed the amount of retired pay to which you would other tetired under any provision of title 10 other than chapter 61 of that	e next sentence, do the paid by the t-related injury or received any retired to the extent that it therwise be entitled if
10. Income from all other sources not listed above. Specify the so not include any benefits received under the Social Security Act; p the Federal law relating to the national emergency declared by the National Emergencies Act (50 U.S.C. 1601 et seq.) with respect disease 2019 (COVID-19); payments received as a victim of a war against humanity, or international or domestic terrorism; or compepay, annuity, or allowance paid by the United States Government disability, combat-related injury or disability, or death of a member services. If necessary, list other sources on a separate page and	rayments made under ne President under the to the coronavirus ar crime, a crime ensation, pension, t in connection with a or of the uniformed
	\$ 0.00 \$
Total and the first and the fi	+s 0.00 +s
Total amounts from separate pages, if any.	+ \$ <u> </u>
11. Calculate your total current monthly income. Add lines 2 throu column. Then add the total for Column A to the total for Column E	S. \[ \sum_{2,212.00} \text{T} \sum_{\text{s}} \]  \[ \sum_{2,212.00} \text{Total current monthly income} \]
Part 2: Determine Whether the Means Test Applies to	You
12. Calculate your current monthly income for the year. Follow th	ese steps:
12a. Copy your total current monthly income from line 11	
Multiply by 12 (the number of months in a year).	x 12
12b. The result is your annual income for this part of the form.	12b. \$ <u>26,544.0</u> 0
	**************************************
13. Calculate the median family income that applies to you. Follo	by these steps:
Fill in the state in which you live.	
haveronomanosenson garantentariumanosenson	quere en en constante con en
Fill in the number of people in your household.	
Fill in the median family income for your state and size of househ	nold
To find a list of applicable median income amounts, go online usi instructions for this form. This list may also be available at the ba	
14 How do the lines compare?	
14a. Line 12b is less than or equal to line 13. On the top of pa Go to Part 3. Do NOT fill out or file Official Form 122A-2	
14b. Line 12b is more than line 13. On the top of page 1, che Go to Part 3 and fill out Form 122A–2.	eck box 2, The presumption of abuse is determined by Form 122A-2.

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otor 1	Jose Morales First Name Middle Name Last Name	Case number (# known) 22-13193
Part 3:	Sign Below	
	By signing here, I declare under penalty of perjury that the information	n on this statement and in any attachments is true and correct.
	✗ /s/ Jose Morales	*
	Signature of Debtor 1	Signature of Debtor 2
	Dele 05/04/2022 MM / DD / YYYY	Date
	If you checked line 14a, do NOT fill out or file Form 122A–2.	
	If you checked line 14b, fill out Form 122A-2 and file it with this for	m.

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Fill in this in	formation to ident	ify your case:		,	
Debtor 1	Jose Morales				
	First Name	Middle Name	Last Name	 •	
Debtor 2					
(Spouse, if filing)	First Name	Middle Name	Last Name		
United States I	Bankruptcy Court for th	ne: District of New Jerse	ey .		
Case number	22-13193				
(If known)					Check if this is an amended filing
				 •	amended illing

#### Official Form 107

#### Statement of Financial Affairs for Individuals Filing for Bankruptcy

04/19

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Give Details About Your Marital Status and Where You Lived Before 1. What is your current marital status? Married ■ Not married 2. During the last 3 years, have you lived anywhere other than where you live now? Yes. List all of the places you lived in the last 3 years. Do not include where you live now. Debtor 1: Dates Debtor 1 Debtor 2: **Dates Debtor 2** lived there lived there Same as Debtor 1 Same as Debtor 1 From From Number Number Street To Τo State ZIP Code City City State ZIP Code Same as Debtor 1 ☐ Same as Debtor 1 From From Number Street Number Street To State ZIP Code City State ZIP Code 3. Within the last 8 years, did you ever live with a spouse or legal equivalent in a community property state or territory? (Community property states and territories include Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, and Wisconsin.)

Part 2

**Explain the Sources of Your Income** 

Yes. Make sure you fill out Schedule H: Your Codebtors (Official Form 106H).

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or 1	Jose Morales First Name Middle Name Last N	lame	Case nui	mber (if known) 22-13193	
	you have any income from employmen				ndar years?
	n the total amount of income you received u are filing a joint case and you have inco	•	•		
<b>☑</b> Y	No ⁄es. Fill in the details.				
		Debtor 1	Section Control of the Control of th	Debtor 2	
		Sources of income Check all that apply.	Gross income (before deductions and exclusions)	Sources of income Check all that apply.	Gross income (before deductions and exclusions)
	From January 1 of current year until the date you filed for bankruptcy:	<ul><li>☐ Wages, commissions, bonuses, tips</li><li>☑ Operating a business</li></ul>	\$4,400.00	<ul><li>☐ Wages, commissions, bonuses, tips</li><li>☐ Operating a business</li></ul>	\$
10/1	For last calendar year:	Wages, commissions, bonuses, tips	·	Wages, commissions, bonuses, tips	\$
	(January 1 to December 31, YYYYY	Operating a business	*	Operating a business	
***	For the calendar year before that:	Wages, commissions, bonuses, tips	S	Wages, commissions, bonuses, tips	S
	(January 1 to December 31,)	Operating a business	Y	Operating a business	Ψ
Did y Inclu unen	you receive any other income during the de income regardless of whether that incomployment, and other public benefit paymoling and lottery winnings. If you are filing each source and the gross income from e	ome is taxable. Example: eents; pensions; rental inc a joint case and you hav	s of other income are alin ome; interest; dividends; e income that you receiv	; money collected from laws red together, list it only once	suits; royalties; and
Did y Inclu unen yami List e	you receive any other income during the definition of the regardless of whether that incomployment, and other public benefit paymoling and lottery winnings. If you are filing each source and the gross income from e	ome is taxable. Example: nents; pensions; rental inc na joint case and you have nach source separately. D	s of other income are alin ome; interest; dividends; e income that you receiv	; money collected from laws red together, list it only once at you listed in line 4.	suits; royalties; and
Did y Inclu unen gamt List e	you receive any other income during the de income regardless of whether that incomployment, and other public benefit paymoling and lottery winnings. If you are filing each source and the gross income from each	ome is taxable. Example: eents; pensions; rental inc a joint case and you hav	s of other income are alin ome; interest; dividends; e income that you receiv	; money collected from laws red together, list it only once	suits; royalties; and e under Debtor 1.  Gross income from each source
Did y Inclu unen gamb List e	you receive any other income during the de income regardless of whether that incomployment, and other public benefit paymoling and lottery winnings. If you are filing each source and the gross income from each	come is taxable. Example: nents; pensions; rental inc n a joint case and you have each source separately. D  Debtor 1  Sources of income	Gross income from each source (before deductions and exclusions)	money collected from laws red together, list it only once at you listed in line 4.  Debtor 2  Sources of income	Gross income from each source (before deductions and exclusions)
Did y Inclu unen gamb List e	you receive any other income during the de income regardless of whether that incomployment, and other public benefit paymed bling and lottery winnings. If you are filing each source and the gross income from each source and the gross income from each source. Fill in the details.	pome is taxable. Example: pents; pensions; rental inc. pents; pensions;	Gross income from each source (before deductions and exclusions)  \$ 4,484.00 \$ \$	money collected from laws red together, list it only once at you listed in line 4.  Debtor 2  Sources of income Describe below.	Gross income from each source (before deductions)  \$\\$\\$\\$\\$\$\$
Did y Inclu unen gamb List e	you receive any other income during the de income regardless of whether that incomployment, and other public benefit paymoling and lottery winnings. If you are filing each source and the gross income from each source and the gross income from each source. Fill in the details.  From January 1 of current year until the date you filed for bankruptcy:	pome is taxable. Example: pents; pensions; rental inc. pents; pensions;	Gross income from each source (before deductions)  \$ 4,484.00  \$	money collected from laws red together, list it only once at you listed in line 4.  Debtor 2  Sources of income Describe below.	Gross income from each source (before deductions and exclusions)  - \$
Did y Inclu unen gamb List e	you receive any other income during the de income regardless of whether that incomployment, and other public benefit paymed bling and lottery winnings. If you are filing each source and the gross income from each source and the gross income from each source. Fill in the details.  From January 1 of current year until the date you filed for bankruptcy:  For last calendar year:  (January 1 to December 31,)	pome is taxable. Example: pents; pensions; rental inc. pents; pensions;	Gross income from each source (before deductions)  \$ 4,484.00  \$	money collected from laws red together, list it only once at you listed in line 4.  Debtor 2  Sources of Income Describe below.	Gross income from each source (before deductions and exclusions)  - \$
Did y Inclu unen yami List e	you receive any other income during the de income regardless of whether that incomployment, and other public benefit paymoling and lottery winnings. If you are filing each source and the gross income from each source and the gross income from each source. Fill in the details.  From January 1 of current year until the date you filed for bankruptcy:	pome is taxable. Example: pents; pensions; rental inc. pents; pensions;	s of other income are alinome; interest; dividends; e income that you receiv to not include income that  Gross income from each source (before deductions and exclusions)  \$ 4,484.00  \$	money collected from laws red together, list it only once at you listed in line 4.  Debtor 2  Sources of Income Describe below.	Gross income from each source (before deductions and exclusions)  \$\[ \\$ \\$ \\$ \\$ \\$ \\$ \\$ \\$ \\$ \\$ \\$ \\$ \\$

### Case 22-13193-SLM Doc 10 Filed 05/04/22 Entered 05/04/22 12:54:47 Desc Main Document Page 35 of 46

Case number (if known) 22-13193 Jose Morales Debtor 1 Last Name Part 3: List Certain Payments You Made Before You Filed for Bankruptcy 6. Are either Debtor 1's or Debtor 2's debts primarily consumer debts? No. Neither Debtor 1 nor Debtor 2 has primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$6,825* or more? No. Go to line 7. ☐ Yes. List below each creditor to whom you paid a total of \$6,825* or more in one or more payments and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. * Subject to adjustment on 4/01/22 and every 3 years after that for cases filed on or after the date of adjustment. Yes. Debtor 1 or Debtor 2 or both have primarily consumer debts. During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$600 or more? No. Go to line 7. ☐ Yes. List below each creditor to whom you paid a total of \$600 or more and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. Dates of Total amount paid Amount you still owe Was this payment for... payment ■ Mortgage Creditor's Name Car Credit card Number Street Loan repayment ☐ Suppliers or vendors Other State ZIP Code ☐ Mortgage Creditor's Name ☐ Car Credit card Number Street Loan repayment Suppliers or vendors Other State ZIP Code ■ Mortgage Creditor's Name ☐ Car ☐ Credit card Number Street ☐ Loan repayment Suppliers or vendors Other_ State ZIP Code City

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Case number (if known) 22-13193

Dates of payment paid Amount you still owe Street  Insider's Name  City State ZIP Code  S	siders include your rela	u are an officer, director, pe a business you operate as a	; relatives of any	y general partners; pa or owner of 20% or n	artnerships of whic	vho was an insider? h you are a general partner; securities; and any managi domestic support obligation	na
Dates of payment   Pales of payment   Pales of payment   Payment	1 No						
Payment   Paid   Owe	Yes. List all payment	s to an insider.					
Number Street    City   State   ZIP Code			11 13 100 100 100 100 100 100 100 100 10			Reason for this payment	
Number Street    City   State   ZIP Code	Incider's Name			\$	\$		
City State ZIP Code  S	msider 5 Manie						
Insider's Name Number Street  City State ZIP Code  thin 1 year before you filed for bankruptcy, did you make any payments or transfer any property on account of a debt that benefited insider? Clude payments on debts guaranteed or cosigned by an insider.  No Yes. List all payments that benefited an insider.  Dates of payment paid Amount you still Reason for this payment include creditor's name  Number Street  City State ZiP Code  \$	Number Street			-			
Insider's Name Number Street  City State ZIP Code  thin 1 year before you filed for bankruptcy, did you make any payments or transfer any property on account of a debt that benefited Insider? City Elude payments on debts guaranteed or cosigned by an insider.  Dates of payment Paid Amount you still Reason for this payment paid owe Incider's Name    Dates of payment Paid   Total amount paid   Reason for this payment Include creditor's name				-			
Insider's Name Number Street  City State ZIP Code  thin 1 year before you filed for bankruptcy, did you make any payments or transfer any property on account of a debt that benefited Insider? City Elude payments on debts guaranteed or cosigned by an insider.  Dates of payment Paid Amount you still Reason for this payment paid owe Incider's Name    Dates of payment Paid   Total amount paid   Reason for this payment Include creditor's name	City	State 7ID Code	_				
Insider's Name Number Street  City State ZIP Code  thin 1 year before you filed for bankruptcy, did you make any payments or transfer any property on account of a debt that benefited insider?  Liude payments on debts guaranteed or cosigned by an insider.  No Yes. List all payments that benefited an insider.  Dates of Total amount Amount you still owe Include creditor's name  Payment paid owe Include creditor's name  City State ZIP Code  \$ \$	Oity	Glate ZIF COUR		VXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX	**************************************		-
Total amount paid owe Include creditor's name    Number   Street   State   ZIP Code	Insider's Name			\$	\$		
thin 1 year before you filed for bankruptcy, did you make any payments or transfer any property on account of a debt that benefited insider?  Stude payments on debts guaranteed or cosigned by an insider.  No Yes. List all payments that benefited an insider.  Dates of Total amount Amount you still Reason for this payment paid owe Include creditor's name    Number Street   S   S   S   S		W 90 (200)	<del></del>	-			
thin 1 year before you filed for bankruptcy, did you make any payments or transfer any property on account of a debt that benefited insider?  Stude payments on debts guaranteed or cosigned by an insider.  No  Yes. List all payments that benefited an insider.  Dates of payment paid	Number Street						
thin 1 year before you filed for bankruptcy, did you make any payments or transfer any property on account of a debt that benefited insider?  Clude payments on debts guaranteed or cosigned by an insider.  No  Yes. List all payments that benefited an insider.  Dates of payment paid							
No   Yes. List all payments that benefited an insider.   Dates of payment   Total amount paid   No   Payment   Dates of payment   Dates of payment   Paid   No   No   Payment   Paid   No   Payment   Paid   No   Payment   Paid   No   Payment   Paid   Payment   Paid   Payment   Payment   Payment   Paid   Payment   P	City	State ZIP Code	<u> </u>				
Number Street  City State ZIP Code  \$	n insider?				a. a b. abaity a	ii account of a debt that b	eneritea
City State ZIP Code  \$\$	No		Dates of	Total amount	Amount you still	Reason for this payment	PRETITED
\$\$	No Yes. List all payment		Dates of	Total amount	Amount you still owe	Reason for this payment	PRETITED
\$\$	No Yes. List all payment		Dates of	Total amount	Amount you still owe	Reason for this payment	PRETITED
Insider's Name	No Yes. List all payments		Dates of	Total amount	Amount you still owe	Reason for this payment	PRETITED
	No Yes. List all payments Insider's Name Number Street	s that benefited an insider.	Dates of	Total amount	Amount you still owe	Reason for this payment	элептеа
Number Street	No Yes. List all payments Insider's Name  Number Street  City	s that benefited an insider.	Dates of	Total amount paid	Amount you still owe	Reason for this payment	
	No Yes. List all payments Insider's Name  Number Street  City	s that benefited an insider.	Dates of	Total amount paid	Amount you still owe	Reason for this payment	PRETITED
	No I Yes. List all payments Insider's Name Number Street  City Insider's Name	s that benefited an insider.	Dates of	Total amount paid	Amount you still owe	Reason for this payment	ЭПЕТІКЕСІ
	No I Yes. List all payments Insider's Name Number Street  City Insider's Name	s that benefited an insider.	Dates of	Total amount paid	Amount you still owe	Reason for this payment	PRETITED

Jose Morales

Debtor 1

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Case number (if known) 22-13193 Jose Morales Debtor 1 First Name Identify Legal Actions, Repossessions, and Foreclosures Part 4: 9. Within 1 year before you filed for bankruptcy, were you a party in any lawsuit, court action, or administrative proceeding? List all such matters, including personal injury cases, small claims actions, divorces, collection suits, paternity actions, support or custody modifications, and contract disputes. ☐ No Yes. Fill in the details. Nature of the case Court or agency Status of the case lawsuit NJ Superior Court Case title Deutche vs. Morales 2 Pending Court Name On appeal 39 High Street ☐ Concluded Number Street F-050889-14 Newton, NJ 07860 Case number ZIP Code Pending Court Name Case title_ On appeal Concluded Number Street Case number City 10. Within 1 year before you filed for bankruptcy, was any of your property repossessed, foreclosed, garnished, attached, seized, or levied? Check all that apply and fill in the details below. No. Go to line 11. Yes. Fill in the information below. Describe the property Date Value of the property Creditor's Name Number Street Explain what happened Property was repossessed. Property was foreclosed. Property was garnished. Property was attached, seized, or levied. State ZIP Code Describe the property Date Value of the property Creditor's Name Number Street **Explain what happened** Property was repossessed. Property was foreclosed. Property was garnished. City ZIP Code Property was attached, seized, or levied.

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1	Jose Morales	Case number (if Known) 22-13193
	First Name Middle Name. Last N	lame
∕ithi	in 90 days before you filed for bankrup	otcy, did any creditor, including a bank or financial institution, set off any amounts from your
	ounts or refuse to make a payment bec	ause you owed a debt?
N	No Yes. Fill in the details.	
_ Y	res. Fill in the details.	
		Describe the action the creditor took Date action Amount
. Cı	reditor's Name	was taken
Nı	lumber Street	<b>\$</b> \$
-		
_	201	
Ci	State ZIP Code	Last 4 digits of account number: XXXX
/ithi	in 1 year before you filed for bankrupte itors, a court-appointed receiver, a cus	cy, was any of your property in the possession of an assignee for the benefit of
1 N		stodian, or another official?
1 N 1 Y		
a ro	es	
5:	List Certain Gifts and Contribu	tions
٠.	List dertain onts and contribu	uons
<b>1</b> N		tcy, did you give any gifts with a total value of more than \$600 per person?
M 12 Ye	lo	Describe the gifts  Describe the gifts  Dates you gave the gifts
N 12	lo  Yes. Fill in the details for each gift.  Gifts with a total value of more than \$600	Describe the gifts Dates you gave Value
N 1	lo  'es. Fill in the details for each gift.  Gifts with a total value of more than \$600 per person	Describe the gifts Dates you gave Value
1 Y	lo  'es. Fill in the details for each gift.  Gifts with a total value of more than \$600 per person	Describe the gifts Dates you gave Value
N Y	Yes. Fill in the details for each gift.  Gifts with a total value of more than \$600 per person  erson to Whom You Gave the Gift	Describe the gifts  Dates you gave the gifts  \$\$
N Y	lo  'es. Fill in the details for each gift.  Gifts with a total value of more than \$600 per person	Describe the gifts  Dates you gave the gifts  \$\$
Pee	Yes. Fill in the details for each gift.  Gifts with a total value of more than \$600 per person  erson to Whom You Gave the Gift  umber Street	Describe the gifts  Dates you gave the gifts  \$\$
N Y	Yes. Fill in the details for each gift.  Gifts with a total value of more than \$600 per person  erson to Whom You Gave the Gift  umber Street	Describe the gifts  Dates you gave the gifts  \$\$
Per Nu	Yes. Fill in the details for each gift.  Gifts with a total value of more than \$600 per person  erson to Whom You Gave the Gift  umber Street	Describe the gifts  Dates you gave the gifts  \$\$
Per Nu	Yes. Fill in the details for each gift.  Gifts with a total value of more than \$600 per person  erson to Whom You Gave the Gift  umber Street	Describe the gifts  Dates you gave the gifts  \$\$
N. Y. Y. Pe	Yes. Fill in the details for each gift.  Gifts with a total value of more than \$600 per person  erson to Whom You Gave the Gift  umber Street  ity State ZIP Code  derson's relationship to you  Gifts with a total value of more than \$600	Describe the gifts  Dates you gave the gifts  \$\$  Describe the gifts  Dates you gave the gifts  Dates you gave Value the gifts
N Y Y Y Y Y Y Y Y Y Y Y Y Y Y Y Y Y Y Y	Ves. Fill in the details for each gift.  Gifts with a total value of more than \$600 per person  erson to Whom You Gave the Gift  umber Street  ity State ZIP Code  verson's relationship to you	Describe the gifts  Dates you gave the gifts  \$\$
N. Y. Pe	Yes. Fill in the details for each gift.  Gifts with a total value of more than \$600 per person  erson to Whom You Gave the Gift  umber Street  ity State ZIP Code  derson's relationship to you  Gifts with a total value of more than \$600	Describe the gifts  Dates you gave the gifts  \$\$  Describe the gifts  Dates you gave the gifts  Dates you gave Value the gifts
Pe Gipe	Yes. Fill in the details for each gift.  Gifts with a total value of more than \$600 per person  erson to Whom You Gave the Gift  umber Street  ity State ZIP Code  derson's relationship to you  Gifts with a total value of more than \$600	Describe the gifts  Dates you gave the gifts  \$\$  Describe the gifts  Dates you gave the gifts  Dates you gave Value the gifts
Pe Gipe	Ves. Fill in the details for each gift.  Gifts with a total value of more than \$600 per person  erson to Whom You Gave the Gift  umber Street  ity State ZIP Code  verson's relationship to you  Gifts with a total value of more than \$600 per person	Describe the gifts  Dates you gave the gifts  \$\$  S  Describe the gifts  Dates you gave Value the gifts
Pe Gi pe	Ves. Fill in the details for each gift.  Gifts with a total value of more than \$600 per person  erson to Whom You Gave the Gift  umber Street  ity State ZIP Code  verson's relationship to you  Gifts with a total value of more than \$600 per person	Describe the gifts  Dates you gave the gifts  \$\$  S  Describe the gifts  Dates you gave Value the gifts
Pe Gi pe	Ves. Fill in the details for each gift.  Gifts with a total value of more than \$600 per person  erson to Whom You Gave the Gift  umber Street  ity State ZIP Code  verson's relationship to you  Gifts with a total value of more than \$600 per person	Describe the gifts  Dates you gave the gifts  \$\$  S  Describe the gifts  Dates you gave the gifts
Pee Gipe	Ves. Fill in the details for each gift.  Gifts with a total value of more than \$600 per person  erson to Whom You Gave the Gift  umber Street  ity State ZIP Code  verson's relationship to you  Gifts with a total value of more than \$600 per person	Describe the gifts  Dates you gave the gifts  \$\$  S  Describe the gifts  Dates you gave the gifts
Pee Gipe	Yes. Fill in the details for each gift.  Gifts with a total value of more than \$600 per person  erson to Whom You Gave the Gift  umber Street  ity State ZIP Code  derson's relationship to you  Gifts with a total value of more than \$600 per person  erson to Whom You Gave the Gift	Describe the gifts  Dates you gave the gifts  \$\$  S  Describe the gifts  Dates you gave Value the gifts
Pee Gipe	Gifts with a total value of more than \$600 per person  erson to Whom You Gave the Gift  umber Street  ity State ZIP Code  erson's relationship to you  erson to Whom You Gave the Gift  umber Street  sty State ZIP Code  erson's relationship to you  erson to Whom You Gave the Gift  umber Street	Describe the gifts  Dates you gave the gifts  \$\$  S  Describe the gifts  Dates you gave Value the gifts
Pee Pee Nu	Gifts with a total value of more than \$600 per person  erson to Whom You Gave the Gift  umber Street  ity State ZIP Code  erson's relationship to you  erson to Whom You Gave the Gift  umber Street  sty State ZIP Code  erson's relationship to you  erson to Whom You Gave the Gift  umber Street	Describe the gifts  Dates you gave the gifts  \$\$  S  Describe the gifts  Dates you gave the gifts

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Jose Morales	Case number (if known) 2	2-13193	
First Name Middle Name La	st Name		
-	ptcy, did you give any gifts or contributions with a total value	e of more than \$600 to any char	rity?
No Yes. Fill in the details for each gift or co	ntribution.		
Gifts or contributions to charities that total more than \$600	Describe what you contributed	Date you Value contributed	
n de la companya di Maria br>Maria			
	-	\$	
Charity's Name			
·	_	<u> </u>	
Number Street	·		
City State ZIP Code			
<u> </u>			
List Certain Losses			
how the loss occurred	Include the amount that insurance has paid. List pending insurance claims on line 33 of Schedule A/B: Property.	loss lost	
A the second sec	ann an garant ann an ann an an an an an an an an an a	<b>S</b>	
List Certain Payments or Tra	nsfers		
	ptcy, did you or anyone else acting on your behalf pay or trai	nsfer any property to anyone	
u consulted about seeking bankruptc	y or preparing a bankruptcy petition? preparers, or credit counseling agencies for services required in y	our bankruptcy.	
No			
Yes. Fill in the details.	and overage attention of		
Martono 9 Associates	Description and value of any property transferred	Date payment or Amount of p	ayme
Martone & Associates Person Who Was Paid		transfer was made	
2500 Lemoine Avenue	legal fees	04/04/2021 s 3,5	
Number Street		<u>0-7047202</u> 1 \$ 3,5	00.0
	-	s	
Fort Lee         NJ         07024           City         State         ZIP Code		·	
City State ZIP Code	-		
•	-		
Email or website address	-		
	-		

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First Name Middle Name Last	t Name	Case number (if known) 2	2 10100	
	Description and value of any property	ransferred	Date payment or transfer was made	Amount of payment
001 Debtorcc, Inc.			wansier was made	payment
Pérson Who Was Paid	credit counseling		0.4.4.0.100.00	
			04/13/2022	\$ <u>15.</u>
Number Street				
		200		\$
		-		
City State ZIP Code	-	# of the control of t		
Email or website address	_			
Person Who Made the Payment, if Not You				
No Yes. Fill in the details.	28.0000 E 22.0000 E 20.0000 E 20.000		er 4분 수분원원원원 및 14,0000 1,004	
	Description and value of any property	ransferred	Date payment or	Amount of paym
			transfer was made	
Person Who Was Paid				
Number Street	-	***************************************		\$
	<b>.</b> :			
	-	10.000 (10.000 pt.)		\$
City State ZIP Code	ptcy, did you sell, trade, or otherwise	transfer any property to	o anyone, other th	\$an property
City State ZIP Code thin 2 years before you filed for bankrup nsferred in the ordinary course of your lude both outright transfers and transfers r not include gifts and transfers that you ha No Yes. Fill in the details.	business or financial affairs? made as security (such as the granting of			
thin 2 years before you filed for bankrup insferred in the ordinary course of your lude both outright transfers and transfers r not include gifts and transfers that you ha No	business or financial affairs? made as security (such as the granting of		ortgage on your pro	operty).
thin 2 years before you filed for bankrup insferred in the ordinary course of your lude both outright transfers and transfers r not include gifts and transfers that you ha No	business or financial affairs? made as security (such as the granting of the already listed on this statement.  Description and value of property	f a security interest or me	ortgage on your pro	operty).
thin 2 years before you filed for bankrup insferred in the ordinary course of your lude both outright transfers and transfers in not include gifts and transfers that you ha No Yes. Fill in the details.  Person Who Received Transfer	business or financial affairs? made as security (such as the granting of the already listed on this statement.  Description and value of property	f a security interest or me	ortgage on your pro	operty).
thin 2 years before you filed for bankrup insferred in the ordinary course of your lude both outright transfers and transfers r not include gifts and transfers that you ha No Yes. Fill in the details.	business or financial affairs? made as security (such as the granting of the already listed on this statement.  Description and value of property	f a security interest or me	ortgage on your pro	operty).
thin 2 years before you filed for bankrup insferred in the ordinary course of your lude both outright transfers and transfers r not include gifts and transfers that you ha No Yes. Fill in the details.  Person Who Received Transfer	business or financial affairs? made as security (such as the granting of the already listed on this statement.  Description and value of property	f a security interest or me	ortgage on your pro	operty).
thin 2 years before you filed for bankrup insferred in the ordinary course of your lude both outright transfers and transfers in not include gifts and transfers that you ha No Yes. Fill in the details.  Person Who Received Transfer	business or financial affairs? made as security (such as the granting of the already listed on this statement.  Description and value of property	f a security interest or me	ortgage on your pro	operty).
thin 2 years before you filed for bankrup insferred in the ordinary course of your lude both outright transfers and transfers in not include gifts and transfers that you ha No Yes. Fill in the details.  Person Who Received Transfer	business or financial affairs? made as security (such as the granting of the already listed on this statement.  Description and value of property	f a security interest or me	ortgage on your pro	operty).
thin 2 years before you filed for bankrup insferred in the ordinary course of your lude both outright transfers and transfers in not include gifts and transfers that you ha No Yes. Fill in the details.  Person Who Received Transfer  Number Street  City State ZIP Code  Person's relationship to you	business or financial affairs? made as security (such as the granting of the already listed on this statement.  Description and value of property	f a security interest or me	ortgage on your pro	operty).
thin 2 years before you filed for bankrup insferred in the ordinary course of your lude both outright transfers and transfers in not include gifts and transfers that you ha No Yes. Fill in the details.  Person Who Received Transfer  Number Street  City State ZIP Code	business or financial affairs? made as security (such as the granting of the already listed on this statement.  Description and value of property	f a security interest or me	ortgage on your pro	operty).
thin 2 years before you filed for bankrup insferred in the ordinary course of your lude both outright transfers and transfers in not include gifts and transfers that you ha No Yes. Fill in the details.  Person Who Received Transfer  Number Street  City State ZIP Code  Person's relationship to you	business or financial affairs? made as security (such as the granting of the already listed on this statement.  Description and value of property	f a security interest or me	ortgage on your pro	operty).
thin 2 years before you filed for bankrup insferred in the ordinary course of your lude both outright transfers and transfers root include gifts and transfers that you han No  Yes. Fill in the details.  Person Who Received Transfer  Number Street  City State ZIP Code  Person's relationship to you	business or financial affairs? made as security (such as the granting of the already listed on this statement.  Description and value of property	f a security interest or me	ortgage on your pro	operty).
thin 2 years before you filed for bankrup insferred in the ordinary course of your lude both outright transfers and transfers in not include gifts and transfers that you ha No Yes. Fill in the details.  Person Who Received Transfer  Number Street  City State ZIP Code  Person's relationship to you  Person Who Received Transfer	business or financial affairs? made as security (such as the granting of the already listed on this statement.  Description and value of property	f a security interest or me	ortgage on your pro	operty).

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	Jose Morales		Case number (if know	(n) ZZ 10100	
	First Name Middle Name La	ast Name			
Within	n 10 years before you filed for bank	runtey did you transfer any are	north, to a solf pottled to	hamainella ede to g	
are a	beneficiary? (These are often called	asset-protection devices.)	perty to a self-settled trust	or similar device of v	vhich you
<b>☑</b> No					
	es. Fill in the details.				
	oo. Y III III die detaile.			· Jacobson Lais Strick	
		Description and value of the pr	operty transferred		Date transfer
		en e	<u> </u>	A STATE OF THE PARTY OF THE PAR	was made
Na	ame of trust				
		_			
	,				
					***************************************
rt 8:	List Certain Financial Accoun	rts, Instruments, Safe Depo	sit Boxes, and Storage	Units	
Nithir	n 1 year before you filed for bankru	ptcv. were any financial account	ts or instruments held in v	our name, or for your	honofit
lose	d, sold, moved, or transferred?	proy, word any imancial account	is or mistraments near in y	our name, or for your	benerit,
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roka	erage houses, pension funds, coope	aratives associations and other	eruncates of deposit; snar	res in banks, credit un	nons,
_		statives, associations, and other	r financial institutions.		
ZÍ No	o es. Fill in the details.				
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			THE STANFORM STREET	. Militario Market (1930) de la	
		Last 4 digits of account number		Date account was	
		Last 4 digits of account number	Type of account or instrument	Date account was closed, sold, moved, or transferred	
N	dame of Financial Institution	Last 4 digits of account number	Instrument	closed, sold, moved,	Last balance befo closing or transfe
N	lame of Financial Institution	Last 4 digits of account number		closed, sold, moved,	
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or 1	Jose Morales First Name Middle Name La	st Name	Ca	se number (if known) 22-13193	
1		anning officer (to co	hama W.	all afficiency of the second o	
ave y Zino	you stored property in a storage unit	or place other than your	nome within 1 yea	r before you filed for bankrup	otcy?
	es. Fill in the details.				
<b>=</b> 10	es. I ill ill the details.	Who else has or had acc	ore to it?	Describe the contents	
		WING else rias of riau acc		Describe the contents	Do you stil have it?
				And any and the second of the	_
7	Name of Storage Facility	Name			☐ No
r	Name of Storage Facility	Name			☐ Yes
7	Number Street	Number Street		•	
ľ	Number Street	Number Sueet			
-		City State ZIP Code			
	City State ZIP Code	***************************************	skelet a company of the second	ļ	
t 9:	Identify Property You Hold	or Control for Someon	ne Else		
	ou hold or control any property that	someone else owns? Incl	ude any property y	ou borrowed from, are storir	ng for,
	old in trust for someone.				
N EX	•				
J Y₁	es. Fill in the details.	2 11 2 m//C/2000m n. 1 1.50	MANA		
		Where is the property?		Describe the property	Value
ī	Ouriente Name	•			•
	Owners name				
	Owner's Name				Y
_	Number Street	Number Street			
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ave you notified any governmental uni	t of any release of hazardous ma	terial?		
Í No				
Yes. Fill in the details.				
	Governmental unit	Environmental I	aw, if you know it	Date of notice
			**************************************	
Name of site	Governmental unit			
Number Street	Number Street		A CONTRACTOR OF THE CONTRACTOR	
	City State ZIP Code			
	City State ZIP Code	1	*	
City State ZIP Code				
eve you been a party in any judicial or	administrative proceeding under	any onvironmental	low? In all of a settle-	
No	daminiou active proceeding under	any environmental	law? include settlements and	orders.
Yes. Fill in the details.				
	Court or agency		Service of the servic	Status of the
	Court of agency	Nature of t	ne case	case
Case title				п
	Court Name	<del></del>		Pending
	Number Street			On appea
	Tallibot Ottob			Conclude
Case number	City State ZIP	Code		
	Only State Zip	Code		
11: Give Details About Your B	usiness or Connections to A	ny Business		
thin 4 years before you filed for bankr  A sole proprietor or self-employe  A member of a limited liability col  A partner in a partnership	uptcy, did you own a business o d in a trade, profession, or other mpany (LLC) or limited liability p	r have any of the fo	llowing connections to any bus time or part-time	siness?
ithin 4 years before you filed for bankr  A sole proprietor or self-employe  A member of a limited liability col  A partner in a partnership  An officer, director, or managing	uptcy, did you own a business o d in a trade, profession, or other mpany (LLC) or limited liability p executive of a corporation	r have any of the fo activity, either full- artnership (LLP)	llowing connections to any bus time or part-time	siness?
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	Describe the nature of the business	Employer Identification number  Do not include Social Security number or ITIN
Business Name		EIN:
Number Street	Name of accountant or bookkeeper	Dates business existed
City State ZIP Code		From To
	etcy, did you give a financial statement to anyone at	pout your business? Include all financial
stitutions, creditors, or other parties.  No Yes. Fill in the details below.		
165, Fill III the details below.	Date issued	
Name	MM / DD / YYYY	
Number Street		
City State ZIP Code		
City State ZIP Code		
12: Sign Below		
nswers are true and correct. I understan	nt of Financial Affairs and any attachments, and I de nd that making a false statement, concealing proper n result in fines up to \$250,000, or imprisonment for	rty, or obtaining money or property by frau
★ /s/ Jose Morales	<u> </u>	
	Signature of Debtor 2	
Signature of Debtor 1		
Date 05/04/2022	Date	
Date 05/04/2022 Did you attach additional pages to <i>Your</i> S	Date Statement of Financial Affairs for Individuals Filing	for Bankruptcy (Official Form 107)?
Date 05/04/2022	<del></del>	for Bankruptcy (Official Form 107)?
Date 05/04/2022  Did you attach additional pages to <i>Your S</i> No  Yes	<del></del>	

B2030 (Form 2030) (12/15)

hearings thereof;

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Desc Main

	United States Bankruptcy Court				
	District Of New Jecsey				
In	re				
De	ebtor 505e M/ales Case No. 22-13193 Chapter				
	DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR				
1.	Pursuant to 11 U.S.C. § 329(a) and Fed. Bankr. P. 2016(b), I certify that I am the attorney for the above named debtor(s) and that compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows:				
	For legal services, I have agreed to accept				
	Prior to the filing of this statement I have received				
	For legal services, I have agreed to accept				
2.	The source of the compensation paid to me was:				
	Debtor Other (specify)				
3.	The source of compensation to be paid to me is:				
	Debtor				
4.	I have not agreed to share the above-disclosed compensation with any other person unless they are members and associates of my law firm.				
	I have agreed to share the above-disclosed compensation with a other person or persons who are not members or associates of my law firm. A copy of the agreement, together with a list of the names of the people sharing in the compensation, is attached.				
5.	In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including:				
	a. Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy;				
	b. Preparation and filing of any petition, schedules, statements of affairs and plan which may be required;				
	c. Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned				

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- d. Representation of the debtor in adversary proceedings and other contested bankruptcy matters;
- e. [Other provisions as needed]

6. By agreement with the debtor(s), the above-disclosed fee does not include the following services:

CERTIFICATION

I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy_proceeding.

51912

Date

Signature of Attorney

Name of law firm